



Directions

North County Credit Union Member Newsletter ▶ Second Quarter 2019

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Memorial Day

Monday, May 27

Shared Branching – Branches Wherever You Travel

We're part of the CO-OP® shared-branching network that provides thousands of locations across the nation for you to access your accounts. Conduct your banking at a branch near you.

Shared ATMs – ATMs around the nation

We're part of the largest credit union-only ATM Network in the country. You can get cash at over 30,000 surcharge-free CO-OP ATMs across the U.S. and Canada.

See our Branch Locator on our website for the nearest CO-OP Shared-Branch or ATM.

For more tips and news, follow us on [Facebook.com/northcountycu](https://www.facebook.com/northcountycu)



Woof! Woof! Member Discounts on Pet Insurance



Pets are unpredictable. While it's hard to anticipate accidents and illnesses, North County Credit Union and our partnership with Nationwide® helps makes it a little easier to be prepared for them. From preventive care visits to significant medical incidents, Nationwide provides protection for pets when they need it most.

Nationwide policies cover a multitude of medical problems and conditions related to accidents and illnesses, including cancer.* Coverage is available for dogs, cats, birds and exotic pets, plus optional wellness care coverage reimburses for vaccinations, flea/tick prevention and more. Policyholders are free to use any veterinarian worldwide —even specialists and emergency care providers.

Best of all, you are eligible for a member discount which makes this peace-of-mind protection even more affordable.

Nationwide is the nation's oldest and largest pet health insurance provider, and is the #1 choice in America for pet insurance.

Members are able to enroll at any time. To enroll, go to www.petinsurance.com/northcountycu or contact **877-738-7874** and be sure to mention you are a North County Credit Union member to obtain your discount.

**Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2017); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2017). Agency of Record: DVM Insurance Agency, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2019 Nationwide.



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Savings and Benefits of Buying Used Wheels

Ever wonder why the used-car industry is such a big hit? The price tag attached to a used vehicle is usually several thousand dollars less than for new cars. If you buy a new car, it typically depreciates about 20% in value the minute you drive it off the lot.

Start looking for the right used car by doing some research. Check out websites such as Carfax.com, Edmunds.com, and kbb.com. These sites help you find exactly what you are looking for, including safety rating, vehicle condition, and a vehicle history report.

When you're selecting a used vehicle, keep in mind that insurance companies

base insurance premiums on your age, year of the car, make, and how likely you are to get in an accident. In general, the cost of insurance on a used car is lower because the comprehensive and collision costs are usually lower.

Many dealerships offer certification programs that can protect you if any mechanical problems arise after you purchase your vehicle. Be sure to read the fine print of the certification to see what it covers.

Buying a certified used car can add on a significant chunk of money to the price tag but can be money well spent. On the other hand, if you plan to buy a noncertified used car, make

sure to have a qualified mechanic inspect it first.

To find the best deal on financing your used vehicle, make North County Credit Union your first stop. Call or stop in to learn more about our low auto-loan rates. Apply to get pre-approved for an auto loan on our website today.



Getting a Tax Refund?

Here's the Best Ways to Use a Few Hundred Dollars.



Sometimes it can feel like you need thousands of dollars to move the needle on your finances even a little bit.

So if you find yourself with a few hundred dollars--say from a tax refund or an unexpected windfall--the temptation to spend it can be great. After all, how much difference can \$500 make? But used wisely, even a few hundred dollars can put you on the road to a more financially secure future.

Here are some ways to make even a small amount of money count.

- Start an emergency fund. Ideally you want six months of living expenses stashed to cover unforeseen expenses, but \$500 is a good start. And once you have a good start, it can spur you to keep contributing.
- Take advantage of compound growth. Before spending that money, consider putting it into your IRA (individual retirement account). Not only will compounding increase your balance over time, but increasing your pretax contributions can cut your tax bill.
- Save for a bigger-ticket expense. Whether it's for a major house renovation or a dream vacation, put the money in a credit union savings account; whenever you have a little extra money come in, set it aside as well. You could end up with a gift the whole family will cherish for years.
- Donate to charity. If you itemize deductions on your tax return, consider helping an organization whose works you admire. Not only can you deduct the gift, but it might ultimately mean more to you than spending the money on yourself.

Members: It's time to cut the strings. You deserve a reward with no strings attached.

Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:



Add a line to your new or existing Sprint account and mention that you're a North County Credit Union member.

Register at LoveMyCreditUnion.org/SprintRewards

Cash rewards will be deposited directly into your credit union account within six to eight weeks.

NO STRINGS ATTACHED



Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.