



Directions

North County Credit Union Member Newsletter ▶ Second Quarter 2018

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Memorial Day

Monday, May 28

Shared Branching – Branches Wherever You Travel

Our credit union is part of the CO-OP shared-branching network that provides thousands of locations across the nation for you to access your accounts. So whether you're away from home, on vacation or business, there are many credit unions willing to help you with your North County Credit Union account transactions. See our ATM & Branch locator on our website for the nearest CO-OP Shared branch location to you.

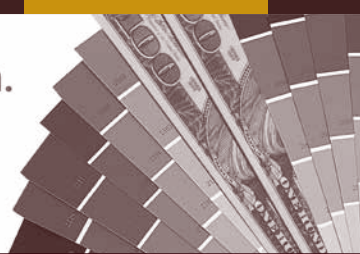
Shared ATMs – ATMs around the nation.

We're part of CO-OP Network, the largest credit union-only ATM Network in the country, so you don't have to be near a branch to make ATM transactions. You can get cash at nearly 30,000 surcharge-free ATMs across the U.S. and Canada.

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

We have the perfect shade of green.

Ask us about our low-rate home equity lines.



Are you thinking of remodeling your home? Or perhaps you need some extra cash to help pay for tuition expenses, an upcoming wedding, or a well-deserved dream vacation? Do you need to consolidate some high-rate credit card debt?

Now's a great time to get a home equity line of credit from North County Credit Union.

Home Equity Lines as low as	
3.99% APR*	5.00% APR*
Introductory fixed rate for first 12 months	Current Variable Rate

The advantages of using a home equity line include:

- Potential tax benefits: home equity line of credit interest payments may be tax-deductible. (Check with your tax advisor.)
- Lower monthly payments: Interest rates on home equity lines are typically lower than credit card or personal loan rates.
- Greater financial control: With a home equity line, you withdraw and pay interest on only what you need when you need it.



Call us or visit our website to learn more or get your application started.

*APR=Annual Percentage Rate. Rates effective 03/15/2018 for new Home Equity Lines. Please call NCCU at 858- 487-1880 for current rates. Hazard, flood and title insurance and NCCU membership are required on all Home Equity Lines. California owner-occupied residences only. All loans subject to credit approval. Home Equity Line Introductory APR is "discounted" for the first twelve billing cycles. Our standard fully-indexed APR will commence beginning the thirteenth billing cycle. Our standard APR is based on the Wall Street Journal Prime Rate (Prime + 0%). When a range of prime rates is published, the highest prime rate applies. Rate varies monthly. Maximum APR is 14%. Minimum APR is 5%. NSF charge is \$30. Late payment fee is 5% of payment or \$10.00, whichever is greater. Over-the-limit fee is \$18.

For a limited time, NCCU will cover the following closing costs (fees): flood certification, title insurance, escrow, credit report, condo processing, mortgage recording, notary, and trust documentation. If the loan is closed within three years of origination, an Early Account Closure Fee of \$500 will be assessed to recover to cost of the fees paid by NCCU. A Reconveyance Fee is charged when the line is closed and the balance is paid in full. The \$25 Annual Fee is waived the first year and assessed on each annual loan anniversary date; thereafter if the outstanding balance falls below \$10,000. An appraisal will be required. If an appraisal is ordered, the actual cost will be paid by you. The minimum initial credit advance that you can receive is \$10,000.

NMLS #756614



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northcountycu.org • 858-487-1880

Federally Insured by NCUA





Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month.

When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings.

Why do we do that? Why do we spend the money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe traveling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two. Our Pay Yourself Savings Account is great to support this behavior.

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at North County Credit Union. You can open an account with as little as \$5. Encourage your child to make regular small deposits each week. If they keep this routine going, they'll quickly see their savings grow.

This April, we're celebrating Youth Month. We encourage you to bring your young children into any of our branches to make a deposit, just have a look around to learn about a credit union and/or pick up a fun Science of Saving coloring sheet.

Rate as high as 0.65% APY*



It's never too early to start developing good savings habits. By making monthly payments into a savings account, individuals take the necessary steps to ensure financial goals are met and an emergency fund is established.

Open a Pay Yourself Savings Account from North County Credit Union. This account requires \$10 or greater monthly deposits, a \$10 minimum ongoing balance and pays short-term certificate interest rates.* Get account access at over 30,000 surcharge-free ATMs nationwide, or through our online, mobile or text banking services.

And don't forget about the kids! This account is also a great tool to help children how to save and the power of compound interest over time.

*APY=Annual Percentage Yield. Rate current as of March 15, 2018. Call the credit union at (858) 487-1880 to see if the rate has changed. Account access is limited to four withdrawals per calendar year. Dividends are paid quarterly based on a daily balance of \$10 or more. There is a minimum opening and on-going balance requirement of \$10. You must meet this minimum account opening balance and keep the account in good standing to obtain the \$10 bonus deposit. You may not exceed a balance of \$10,000 in this account; otherwise account may be closed. Only one Pay Yourself Savings Account per person can be opened at a given time. Must meet membership criteria to open account. FEDERALLY INSURED BY NCUA.

Cash in on the BENefits of membership with

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, North County Credit Union members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.

GET YOUR BENS!

- \$100 for every new line you activate with Sprint.
- Current Sprint customers receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- A \$50 loyalty cash reward every year for every line.
- 25% off accessories in store with the Sprint Credit Union Member Cash Rewards Program.

HOW TO GET IT:

1. Become a Sprint customer and mention you're a North County Credit Union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit LoveMyCreditUnion.org/Ben to learn about the BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

