



Directions

North County Credit Union Member Newsletter ▶ Third Quarter 2018

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Columbus Day

Monday, October 8

Like us on Facebook!

Ask a question or just drop in to stay up to date with our latest news and promotions.

Get the Most Out of Mobile Banking.

Download our App today!

DROOL-WORTHY AUTO LOANS APPLY TODAY!

▶ Rates as low as 1.99% APR*



Finance a new or used vehicle with us and you'll enjoy:

- Rates as low as 1.99% APR*
- Finance terms up to 100% of the purchase price
- Your choice of loan terms up to 84-months
- No application or closing fees

Plus, you'll get your choice of either 2 unlimited passes for the 2018 San Diego County Fair or 4 AMC Theatre movie tickets.**

Hurry, this offer ends July 29, 2018.

*APR = Annual Percentage Rate. APR valid as of June 1, 2018. APR shown is for qualified borrowers and reflects loan amounts up to 100% of the retail value and is for a 2013 or newer vehicle with less than 60,000 miles. Other rates are available and your APR may vary based upon the vehicle, amount financed, term and credit history. APR, rate, terms and conditions are subject to change. Payment example: Loan amount of \$20,000 at a rate of 1.99% APR for 36 months would have a monthly payment of \$572.76. Must meet North County Credit Union credit and membership criteria.

**While supplies last. Offer can be discontinued without notice. Offer valid on loan applications received between June 1 and July 29, 2018 which are funded by August 10, 2018. Fair tickets only available until July 2, or as supplies last, as Fair ends on July 4, 2018.



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Don't Sweat It — Shred It!

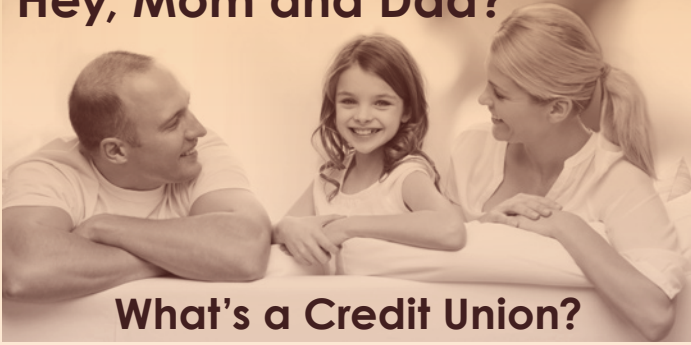
Why make it easy for thieves to get their hands on your sensitive information? Thwart dumpster divers by shredding papers containing confidential information--particularly Social Security numbers, credit card offers, and statements. It only takes seconds to shred, but months or even years to clear your record once scammers set up fraudulent accounts in your name.



Federally Insured by NCUA



Hey, Mom and Dad?



What's a Credit Union?

If your kids are reaching the age where they're ready to open a savings account, they may be aware that the word "bank" has some negative associations associated with it.

The repercussions of the financial recession are still reverberating through the culture, and the reputation of big banks have not fully recovered. So if your eager young savers are wondering why they should trust their hard-earned allowance to a bank, you can explain that a credit union isn't a bank.

But how do you explain to kids that a credit union is so much more?

Well, a credit union is a not-for-profit financial cooperative, so its foundational principles include things like helping the community and educating members. But that's a difficult concept for a kid to understand.

So keep it simple.

Tell them the credit union is a friendly place where people come together to help each other save and lend money. And unlike a bank, a credit union doesn't want to take your money and use it to make more money for people far away on Wall Street. Instead, the credit union is there to help them—and their friends and neighbors—make good money decisions.

Ultimately, a credit union exists to make them and their community stronger.

Make Summer Picture Perfect with a New Phone & up to \$300 in Cash Rewards*

It's summer lovin' for North County Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- \$100 cash reward for each new line activated with Sprint*
- \$50 loyalty cash reward every year for each line activated or transferred*
- Current Sprint customers receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.*
- 25% discount on eligible accessories



Here's how to sign up for Sprint cash rewards:

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



Whatever the reason, get ready for summer with a new phone and a \$100 cash reward.

*Three lines total, including all activated and transferred lines.

How to Strike a Deal on a Used Car

You've found the car of your dreams, and it's time to strike the deal. Dealers and some private sellers have a lot of experience negotiating, but you may not. Prepare yourself!

Before you negotiate:

- 1 Determine what a fair price for the vehicle might be: Look at used-car pricing guides such as Edmunds.com, Kelley Blue Book (kbb.com), and NADA (National Automobile Dealers Association) Appraisal Guides (nadaguides.com).
- 2 Have sufficient cash or make financing arrangements with your credit union ahead of time.
- 3 Calculate how much you can afford based on your budget. Decide to walk out if the seller exceeds your limit.
- 4 Have an expert check out the car, even if you have to pay for an inspection. Organize your notes from:
 - The expert
 - Your test-drive
 - The car's history and maintenance.
- 5 Ask an experienced car owner to go with you. Agree that if this person says you should leave, you leave.



Are you ready? Let the negotiations begin!