



Directions

North County Credit Union Member Newsletter ► Fourth Quarter 2018

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Columbus Day

Monday, October 8

Veterans Day

Monday, November 12

Thanksgiving

Thursday, November 22 and Friday,
November 23

Christmas

Monday, December 24, 2018 (all branches
closing at 12:30 p.m.) and Tuesday,
December 25, 2018 (all branches closed)

New Year's

Monday, December 31, 2018 (all branches
closing at 12:30 p.m.) and Tuesday,
January 1, 2019 (all branches closed)

Like us on Facebook!

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

facebook.com/northcountycu

Store it. And watch it grow.

12-month Certificate
rates as high as 1.50% APY*

Limited-time offer. [Learn more.](#)



Save with peace of mind knowing that your money is earning great
returns in a North County Credit Union Investment Certificate.

Start with as little as \$5,000!

Worried about locking in funds should rates rise?

Ask about our new Flex Certificate option which gives you the
choice of bumping up your rate one time during the term of your
investment or making a partial or full withdrawal without any
penalty. Ask for details.

Scurry though! This is a limited time offer.

*APY = Annual Percentage Yield. APY and term for 12-month Investment Certificate accurate as of 9/6/2018 and subject to
change without notice. Minimum opening balance of \$5,000 for 12-month certificate to earn 1.50% APY. Early withdrawal
penalty applies to all Investment Certificates. Fees could reduce earnings. These Investment Certificates will automatically
renew to a non-promotional certificate upon maturity. Investment Certificates maturing during the promotional period will
not automatically renew to the promotional rate. You must call (858) 487-1880 or visit any of our branch locations to take
advantage of this promotional rate on new and/or renewing Investment Certificates.

Early Withdrawal Penalties: A penalty will apply for principal withdrawals of Investment Certificate made prior to maturity.
The penalty imposed shall be as follows:

- a) all dividends for 90 days on the amount withdrawn, or
- b) all dividends on the amount withdrawn since the date of issuance or renewal, whichever is less, with a minimum equal to
7 days dividends, or
- c) if a withdrawal reduces the balance below the required minimum, the account shall be closed and a loss of dividends as
in a or b above, whichever is less, will be assessed on the entire amount in the account.

Penalty-free withdrawals are only allowed as required by law.



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northcountycu.org • 858-487-1880

Federally Insured by NCUA



Traveling over the Holiday Season?

Use our ATM & Branch Locator on
our website to find the nearest
surcharge-free CO-OP ATM or
Shared Branch location. And don't
forget to download our mobile app
to make transactions on the go!



Protect Your Password and Your Information

Keeping your passwords safe and secure is the best way to keep your information from being seen and used by others. Here are some solutions to password security issues:

- **Create different passwords for different accounts.** Using the same password for all your accounts makes it much easier for a hacker to access your information.
- **Use uncommon passwords.** There are plenty of options on the keyboard to beef up your password, such as using uppercase and lowercase letters and adding symbols.
- **Do not use names.** A hacker will use names first, so select a random word and add symbols to make it safe.
- **Hide passwords.** If you are the type who keeps track of all your passwords, list them in a document with a unique name so no one knows what is inside.
- **Keep an up-to-date e-mail address.** If you forget your password, having a secure location to send password reset e-mails will keep your information safe.



Treat yourself this holiday season with Sprint's best Credit Union Member Cash Rewards offer ever!

Three Great Ways Membership Pays with SPRINT®

Looking for a great plan and a little extra cash? North County Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

- 1 Members can get a \$100 CASH REWARD for each new line you activate with Sprint.*
- 2 Current Sprint customers get a \$50 cash reward for each new line transferred into Sprint Credit Union Member Cash Rewards.*
- 3 You'll get a \$50 loyalty cash reward every year for each line.*
- 4 Plus, credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon**. You can also enjoy a great price for fully featured Unlimited.



Get started today!

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

Get all the benefits of credit union membership. Sign up today!

*Restrictions apply

**Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Relax.

Skip-A-Pay has you covered.



Get financial breathing room this holiday season. Our Skip-A-Pay program allows you to "skip" your payment for one month without penalty on qualifying personal, auto, and auto equity loans.*

Then use the money any way you wish – purchase gifts, pay down other balances, or treat yourself!

Skip-a-Pay application deadlines are as follows:

Monthly Payment You'd Like to Skip	Application Deadline
November 2018	October 23, 2018
December 2018	November 21, 2018
January 2019	December 21, 2018
February 2019	January 23, 2019

A \$50 processing fee applies and your loan will be extended one month.

See northcountycu.org or call us at 858-487-1880 to obtain a Skip-A-Pay application.

*Skip-A-Pay option only available for fixed-rate Personal, Auto, and Auto Equity Loans. Skip-a-Pay defers one payment for the loan(s) identified on application. Loan(s) must be in good standing. Loans less than one year old, or if modified with a payment extension over the past year, are not eligible for this offer. North County Credit Union reserves the right to refuse any skip-a-pay request. Interest will continue to accrue on the outstanding balance of the loan. Borrower continues responsibility for all outstanding principal and interest, and agrees to resume timely monthly payments following the skipped payment. Borrower's pledge of security shall remain in effect until the loan is fully repaid, regardless of original maturity date. Any credit life and/or credit disability insurance on loan will not extend beyond the original maturity date of the loan(s).