



Directions

North County Credit Union Member Newsletter ► 4th Quarter 2022

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Columbus Day • Monday, October 10

Veterans Day • Friday, November 11

Thanksgiving • Thursday, November 24
and Friday, November 25

Christmas • Day after, Monday, December 26

New Year's • Day after, Monday, January 2

Moving? Your Credit Union Membership Doesn't Have to Change.

Moving brings many changes, but one thing you don't have to worry about is changing your credit union membership or where you conduct your financial transactions. Our technology tools mean that wherever you go, it's easy to remain a member.



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northcountycu.org • 858-487-1880

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DURING TOUGH TIMES, IT'S IMPORTANT TO SQUEEZE EVERY PENNY HERE AND THERE.

Here are a few examples of how North County Credit Union can help you, your family members and friends save money:

- If you financed a vehicle loan through another lender or an auto dealer, chances are we can lower your monthly payments to help free up more cash to cover other expenses.
- Perhaps you rely on interest income from certificates of deposit to help pay your expenses. Benefit from our Boost Certificates. Boost Certificates allow you to bump up your rate one time during the term of the certificate. Maximize your income without being caught in a low-rate CD when rates go up.
- If you're a homeowner and didn't take advantage of recent record low rates, it's time to secure one now. By refinancing with North County Credit Union, you'll get home financing at the some of the best rates and terms available.
- We offer no or low fee checking accounts; free online bill payment; a no annual fee Visa® debit card; and one of the largest, no-fee ATM networks across the country. Why waste money on a bank checking account when you could get all these services free of charge at North County Credit Union?

To learn more, talk with us today or see our website at northcountycu.org.

North County Credit Union: NMLS #447594 • Members Loan Services: NMLS # 311410





WHO'S GOT YOUR NUMBER?

When it comes to your personal information—like your Social Security number—do you know when you should give it out, and when you don't? If you give it out, do you ask how it's going to be used and whether it's kept in a secure location? Do you know why you should care?

Identity theft claims millions of victims each year, wreaking havoc with our personal finances and credit history. Often it starts with the theft of your Social Security number. Crooks gain access to your personal information in a variety of ways, ranging from the theft of a wallet to sophisticated scams on the Internet.

Experts agree that we can't totally protect ourselves in all situations. However, there are several things we can do to minimize our risk, like knowing when a Social Security number is required and when it's in our best interest to refuse to give it out as general identification.

HOLIDAY SEASON TRAVEL PLANS?

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

QUICK MONEY SAVING TIP:



DO YOUR OWN ENERGY AUDIT

Trim excess fat from your utility bill by doing a home energy audit. If your utility company doesn't offer one, do it yourself. Use the guide at energystar.gov. You could save up to \$40 a month by making small improvements.

LOOKING FOR EXTRA CASH THIS HOLIDAY SEASON?

Why not Skip-A-Payment?

With holiday expenses on the horizon, some members with North County Credit Union loans might find it helpful to skip one month's payment.

Our Skip-A-Pay program allows you to "skip" a payment for one month on qualifying personal, auto, and auto equity loans. * This frees up extra cash to use any way you wish -- like purchasing special holiday gifts, paying down higher-rate debt, or treating yourself to something special!

Skip-a-Pay application deadlines are as follows:

Monthly Payment You'd Like to Skip	Application Deadline
November 2022	October 28, 2022
December 2022	November 28, 2022
January 2023	December 27, 2022
February 2023	January 27, 2023

A \$75 processing fee applies, and your loan will be extended one month.

Apply online, stop by, or call us at 858-487-1880.

*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).

