



January 1, 2016

# Newsletter

## How to Buy a Car

MyCu is your source for expert help when buying a car. We hear so many horror stories of members who go to the dealer first and walk away with a raw deal after three to four hours of stressful and tiring negotiations that end up in the dealers favor. Once you sign the contract, we lose our ability to save you up front. We have all the extra products you need at a lower price and where you will get more benefits from the product. Members have told us repeatedly that the dealers are telling them that they MUST finance at the dealer if they want the rebate or the price offered. This is not true. The dealer has no right to hold back a manufacturers offer.

MyCu loan personnel can help you avoid the dealers hard sell methods and tricks.

Here is what you can do:

- 1) Go online and apply or Call us first and let us pre-approve you for the amount you need.
- 2) Let us price the car you want. We can look up the list price for you and the loan value.
- 3) Let us review any dealer paperwork and help you negotiate a final price based on the loan value. We will

Check out the new phone app. for Remote check Deposits. With approval you now can take a picture of your check and email it to us and save gas & time. Checks up to \$2000.00 can be deposited. Just another new great service for our

## Credit Union Annual Meeting May 24, 2016

Well it seems early but we get this information out well in advance to our members. Mark your calendars for our annual business meeting May 24, 2016 at a location to be determined. Please mark your 2016 calendar for the date. Location and details will be posted in a March newsletter and in each branch office 30 day + before the meeting as a reminder. If you want to apply to serve on the Board of Directors please submit an application by February 1, 2016. Contact any office for more information.

## Pocket Your Savings !

### SWAP & DROP

Reduce your interest rate  
& Save every month.

#### WE CAN HELP

One of the greatest advantages of membership in My Credit Union has been our auto refinance program.

We understand members may purchase new or used autos over the weekend when the credit union is closed.

No problem! We offer the chance to refinance at My Credit Union.

Our employees are happy to help and do all the paperwork.

Just drive your auto to the local branch and bring your payment book & payoff.

## IT'S A HOLIDAY YEAR END SPECIAL

If you financed elsewhere and we missed the opportunity to finance for you, we want you to come home to My Credit Union. If our rate was beat by the dealer we want another chance.

FOR A LIMITED TIME, We are offering rates as low as 1.99 annual percentage rate during this special based on credit, terms and your balance.