



July 2015

# Newsletter

## Buyer Beware-Hints to help You !

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. For example our GAP product, protecting your losses from a totaled vehicle crash are priced at \$330. We see dealers selling this to members for up to \$1200. We offer lower priced full coverage mechanical breakdown that we researched for quality coverage through our National Credit Union Association. All these are offered in the best interest of our members.

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.
- 4) We will look at for your best interest.

## 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.

### Notice of Branch Office Relocations

The Fort Worth branch presently located at 4444 S. Freeway 76115 will be moving to 301 E. Main St. in Crowley, TX 76036. This is only approx. 8 minutes south of the present location and is located 2 minutes off I-35.

The anticipated move date in August 12, 2015. The Fort Worth branch will be closed that day and reopen in Crowley on August 13, 2015. Thank you for business and continued support. Come see us.

The Wills Point branch on West Hwy 80 will relocate 2 miles East on Highway 80 (518 Houston St.) in the next 90 days. The exact date is to be determined by the completion of the building. Tentative date is October 21-22nd..Notices of exact dates will be posted in the branch.