



# SUMMER 2016 NEWSLETTER

Roswell Community FCU

[www.roswellcu.org](http://www.roswellcu.org)



## Should I Stay Or Should I Go?

Whether a vacation or staycation take advantage of our Vacation Loan Promotion with rates as low as 8% for 18 months. We are here to help make your summer great! Call us or apply online at ro-

Always open online at: [roswellcu.org](http://roswellcu.org)

Congratulations to our  
Yeti Cooler Winner!  
Mary Dixon

### [On The Move? Keep Us Posted](#)

No matter if your family is growing and you need more space or your nest is empty and you are ready to down-size, be sure to keep the credit union in the loop. We need your physical mailing address, even if most of your transactions are electronic. That way you won't miss important tax forms, any re-issues of plastic cards, or other information.

## Got Credit? It Could Be Just Clicks Away

Applying for a loan from the credit union has never been easier. Use our online loan application if you need funds for a new set of wheels, medical bills, home repairs, tuition - almost anything that will help make your life better. "People Helping People" has always been our credo and now with Loans Online, we may be able to help you anytime and anywhere you have online access. Loans Online puts the credit union on your schedule, not ours. It's quick, easy, and secure. So if you need credit for any good reason, visit our website and simply follow the prompts to complete the loan application. With competitive rates and terms to fit your budget, Loans Online could be just the ticket to get you the credit you need, when you need it.

**The Awareness  
Month for June is  
The United Way  
of Chaves  
County.**

**Donations are  
being accepted  
in our lobby.**



## Take a Break With Skip A Pay

Summer time and the living is easy: Spend long, lazy twilights watching the kids chase fireflies. Take a hike and take in the view. Get an ice cream sundae and find a comfortable spot to relax and enjoy it. This summer, help yourself to some extra spending money to make it the best summer yet when you opt to skip your summer loan payments. Qualified members may defer their loan payments. To take advantage of this Skip A Pay offer, watch for information from the credit union. All borrowers in good standing with qualified loans may defer their loan payments. What you do with the wiggle room in your monthly budget is up to you, but we recommend making memories with your friends and family. For Skip A Pay details, contact the credit union.

### Write (Or Rewrite) Your Credit History With A Secured Credit Card

Establishing your credit history can seem like a Catch 22. You don't qualify for a lower rate when you need to borrow money because you have never borrowed money before. Here's the answer to that conundrum: A secured credit card from the credit union. A secured credit card works just like any other credit card for purchases. The difference is that you're providing a backstop: The card is secured with your savings account. Because your savings account serves as collateral, you pay a lower interest rate. Use the card, make timely payments and you're on your way to a solid credit history - one that in the future, will help you attain a credit score that gives you access to the best rates. A secured credit card is also a way to start re-writing your credit history if you have made mistakes in the past, for example, missing or late payments. To find out more or to apply, contact Katie or Martin.

## the LAST Word

Not all fingers are the same in length but when they are bent, they all stand equal. Life becomes easy when we bend and adjust to our situations.

Let us introduce you to valuable savings on monthly wireless bills, mobile phones and accessories – plus waived application and upgrade fees. It's all possible thanks to Invest in America & Sprint's Credit Union Member Discount program.

Get the details at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC\_ZZM corporate ID.



## Holiday Closings

July 4th, 2016

September 5th, Labor Day

The Board of Directors have declared the following rates for the Quarter ending June 30, 2016

Savings Accounts	APR
\$25.00 - 100.00	.05%
\$101.00 - 5,000.00	.10%
\$5,001.00 - 20,000.00	.15%
\$20,001.00 - 40,000.00	.20%
\$40,001.00 & greater	.30%
<b>Christmas Club</b>	.15%
<b>Money Market</b>	.25%
<b>Share Certificates</b>	APR
3 month	.15%
6 month	.25%
12 month	.50%
18 month	.60%
24 month	.85%
36 month	1.00%
<b>IRA'S</b>	APY
Traditional, Roth, Education	.20%