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Partners in Your Financial Success™

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

**July 2017**



## Summer Spectacular Member Appreciation Day!

Saturday, August 5<sup>th</sup>  
 9:00 a.m. – 2:00 p.m.

Join us for our Summer Spectacular Member Appreciation Day on Saturday, August 5<sup>th</sup> from 9 a.m. to 2 p.m. at our new Grabill Location: 13300 Country Shoal Lane. We will have food and snacks all day along with a bouncy house for the kids!

Kickoff for the Summer Sizzle Loan Event begins on Saturday, August 5<sup>th</sup> and is available through Friday, September 8<sup>th</sup>.

Apply for up to a \$5,000 Summer Sizzle Signature Loan with a term limit of 36 months at a rate as low as 4.99% APR<sup>1</sup>. Want more? We will also have a Summer Sizzle Auto Loan Special that will be 0.50% APR off the regular published rate.<sup>1</sup>

### And...

We will have a little bit of fun for the adults with BEAT-THE-CLOCK, one-day-only, specials on the Summer Sizzle Signature and Auto Loans. These rates will begin at 9 a.m. and change every two hours. Check out these incredible rates below:

TIME/PAYMENT INFO	SIGNATURE LOAN RATE <sup>1</sup>	AUTO LOAN RATE
9 AM TO 11 AM	2.99% APR	0.99% APR
PAYMENT <sup>1</sup>	\$146/mo	\$213/mo
11:01 AM TO 1 PM	3.49% APR	1.49% APR
PAYMENT	\$147/mo	\$215/mo
1:01 PM TO 2 PM	3.99% APR	1.99% APR
PAYMENT	\$148/mo	\$217/mo

### **RULES FOR THE BEAT-THE-CLOCK SPECIALS CAN BE FOUND BELOW**

<sup>1</sup> The base 4.99% APR (annual percentage rate) begins at 2:01 PM on 8/5/17 and continues through 9/8/17 for the Summer Sizzle Signature loan. 4.99% APR equals \$150 per month for 36 months.

<sup>1</sup> The Summer Sizzle auto loan special will begin at 2:01 PM on 8/5/17 and continue through 9/8/17. The published rate will be the credit union rate as of 8/1/17.

<sup>1</sup> Signature Loan and Auto Loan rates are on an "as low as" basis from 9:00 AM to 2 PM on 8/5/17.

<sup>1</sup> Payments for signature loans are based upon \$5,000 borrowed for 36 months. Payments for auto loans are based upon \$10,000 borrowed for 48 months. Examples of these payments do not include any additional insurance products that the applicant may elect to purchase.

<sup>1</sup>The administrator's computer is the official timekeeping device for the Beat-the-Clock Specials. ALL Summer Sizzle APR loan rates will be determined by the time stamp from the official administrator's computer assigned at the time the loan application is received. Loan applications WILL NOT be accepted prior to 9 AM, Saturday August 5, 2017 for the Beat-the-Clock Specials. NO EARLY BIRDS! Any and all specials are subject to normal credit-granting guidelines of the credit union. Some restrictions may apply. Membership and eligibility required. Only one loan of each type is permitted per member on August 5, 2017.

## HOURS

### Woodburn Branch Office

Monday – Friday  
9 am – 5 pm

#### *Drive-Thru Hours*

Monday, Wednesday, Thursday  
8:30 am – 6 pm  
Tuesday and Friday  
8:30 am – 6:30 pm

### Grabill Branch Office

Monday – Friday  
9 am – 4:30 pm  
Saturday  
9 am – Noon

#### *Drive-Thru Hours*

Monday – Thursday  
8:30 am – 5:30 pm  
Friday  
8:30 am – 6:00 pm  
Saturday  
9 am – Noon

## How Same Day ACH Could Affect You

### **What is ACH?**

ACH stands for Automated Clearing House, and it is the system by which electronic payments are made.

### **What is Same Day ACH?**

In an attempt to make the electronic payments system more efficient, new rules about when payments can post have been created.

### **How could this affect me?**

You may have already seen some affects from the Same Day ACH rule. Currently credits, or payments made to you, are working under this rule and you may see your deposits posting sooner. In September 2017, the rule will be applied to debits, or payments pulled from your account. This will cause payments to clear faster, and could mean a check that you write and the vendor posts electronically could clear on the same day. It could also cause payments that you make on-line to clear faster. Unlike cards, the ACH system does not have record of your existing balances, so payments will not be declined, but could risk being returned if the funds in your account are not sufficient to make the payment. It is now more important than ever to verify money is available in your account BEFORE writing checks or initiating electronic payments.

## HOLIDAY CLOSINGS

Sat. Sept. 2, 2017  
Mon. Sept. 4, 2017  
***Labor Day Weekend***

Sat. Sept. 9, 2017  
***Grabill Days***

Mon. Oct. 9, 2017  
***Columbus Day***

## STAFF MEETINGS

We will open at 10:00 am on the following days so we can learn to serve you better.

Wed. July 12, 2017  
Wed. Aug. 9, 2017  
Wed. Sept. 13, 2017

## Do I Sign or Use My PIN With Debit Card Purchases?

When using your debit card to make purchases you have the option to use your Master Card Debit Card as a debit card and enter your PIN at the point of sale terminal or use it as a credit card and sign your name. Which way should you make your purchase? Well, if you want the funds to come out of your account the same day you will want to use your PIN. Your transaction is more like Real Time. If you sign your name the funds will not come out of your account that same day. Purchases at other locations that day will be going off the balance when you started your shopping trip and could cause your account to go negative.

## Annual Verification of Accounts

If the statement included with this newsletter is not a correct reflection of your account, please notify the Supervisory Committee within 10 days, or the balances will be considered correct.

Contact: Supervisory committee, P.O. Box 187, Woodburn, IN 46797



 [lovemycreditunion.org](http://lovemycreditunion.org)

 Sprint

Get \$100 CASH REWARD with EVERY NEW LINE when you switch to Sprint®, and \$50 for each existing line! Plus, get a \$50 loyalty cash reward every year for every line. Find out more about Sprint's best Credit Union Member Cash Rewards offer EVER at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) **OR stop by our Woodburn Office on July 18<sup>th</sup> from 9:30 a.m. – 1:00 p.m. or our Grabill Office on July 21<sup>st</sup> from 9:30 a.m. – 1:00 p.m. to see a representative from Apex Wireless for details.**