

BRANCH 6000 NALC CREDIT UNION



VOLUME XXXIX OCT 2015

Fall into the
Driver's Seat



with a Low-Rate
CU Vehicle Loan

Fall Into The Driver's Seat With A Low-Rate Vehicle Loan

If you're worried your wheels won't survive another winter, now is the time to take action. Dealers are looking to make room for the 2016 models and may be highly motivated to negotiate. And with a low-interest rate vehicle loan from the credit union, you're in the catbird seat. Shopping with a pre-approved loan is virtually the same as shopping with cash.

But before you step onto the dealer lot, do your homework. Check out magazines such as Consumer Reports and Car and Driver, and websites such as kbb.com (Kelley Blue Book) and edmunds.com for background and price information. See what's available on sites like Enterprise.com* (get an additional 1% off your interest rate if you purchase from them) and Groove Car*. It's possible you'll find a late model used car that fits your needs. New or just new to you, remember to see the credit union for your financing. Then, take your time. Sellers may want to rush a deal, but you'll make a better decision if you carefully evaluate your options.

*Both sites have a link on our website www.branch6000cu.com

A perfect gift for all occasions



Credit Union Membership

What's Under Your Roof?

Looking for that big time purchase but don't want to pay those traditional interest rates? Maybe it's time to find out what's "under" your roof with a low-rate Home Equity Loan from Owners Choice Funding, through Branch 6000 NALC Credit Union.

If you're a homeowner, you can borrow against the equity you've built up in your home for a variety of financing needs. If your house is in need, you'll have the funds to fix up your home sweet home or work on that dream room you've always wanted. Or, you can pay for that new car, college tuition, consolidate your debt, etc.

Your credit union wants you to be able to fulfill your most important wants and needs, and we can make it all possible with a Home Equity Loan. To find out more, you can visit our website, stop by, or call the credit union. We are here to answer any of your questions and happy to assist you.

POINTS OF INTEREST

- Low Rate Car Loan
- Home Equity Loan
- Holiday Closings
- Holiday Loans
- Save Money
- Dividend Rates

Hours

Monday and Thursday
11AM—4PM

Tuesday and Wednesday
11AM—7 PM

Friday
10AM—1PM

Contact Us:

Phone: 631-789-0303
Fax: 631-789-3540

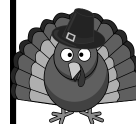
Available 24/7 online at
www.branch6000cu.com

HOLIDAY CLOSINGS 2015



Columbus Day
Monday-10/12

Veterans Day
Wednesday-
11/11



Thanksgiving
Thursday-11/26

Christmas Day
Friday-12/25





Holiday Help from Your Credit Union

Is your Grinch-like budget barely covering the cost of Santa's cookies and milk this holiday

season? We can help. With a Holiday Loan from the credit union, you can enjoy this most wonderful time of the year. And our low-interest rates mean you won't end up with a holiday hangover from using credit cards.

Start by calculating your expenses: gifts, wrapping paper, shipping and postage, decorations, cards, holiday meals and parties and so on. Last year's bills can help remind you of what you spent. Too much? Think about ways of trimming back. For example, draw names instead of buying everyone on your list a gift or ask family members to help with meal preparation by bringing a dish to pass. Plan to ship gifts in ample time instead of paying for expedited deliveries.

With your spending plan complete, see us about a Holiday Loan. Then shop with cash. Research shows that many consumers spend less when they use cash instead of plastic. Happy holidays from all of us at the credit union.

Rate as low as 6.5% if qualified.



Here are some tips to help you save energy and money:

1. Use exhaust fans sparingly. A kitchen or bathroom fan can pull out a lot of warm air in a short period of time.
2. Ceiling fans can distribute the warm air hugging the top of the room. Reverse the switch so air blows upward, toward the ceiling.
3. Make sure doors seal properly. A 1/8-inch crack around a door is the same as having a six-inch hole in a wall.
4. Install a programmable thermostat to save energy when you are away.
5. Most of the heat a traditional open fireplace generates goes straight up the chimney. And even when not burning, warm air from the room is drawn out of the house through the chimney. Consider installing an airtight insert for your fireplace.

Dividend Rates	Rate	APY
Regular Shares:		
\$50.00 up to \$1,999.00	0.10%	0.10%
\$2,000.00 and up	0.15%	0.15%
Holiday And Vacation Club		
Drafts (Checking)	0.00%	0.00%
Special Shares		
\$2,000.00—\$4,999.00	0.15%	0.15%
\$5,000.00—\$14,999.00	0.25%	0.25%
\$15,000.00—\$250,000.00	0.45%	0.45%
IRA Accounts		
	0.65%	0.65%
Share Certificates:		
12 Month (\$500 Minimum)	0.55%	0.55%
24 Month (\$500 Minimum)	0.90%	0.90%
36 Month (\$1,000 Minimum)	1.20%	1.20%
Rates subject to change without notice		

Holiday Loan Sale begins
November 1st and goes through
February 29, 2016



Car Loan Sale for members with
B & C Credit take 1% off
our current low rates
October 1st through January 31, 2016



December 1st our
Identity Theft Recovery Program goes
into effect. The program details will be
posted online and sent out with
July-September 2015
quarterly statements.



Holiday Clubs
will be transferred to your
Share Account the first week in October