

Credit Union NEWS



FEDERAL CREDIT UNION

Fall 2015

Be Merry & Bright with a Holiday Loan

When you think "holidays", do you think "most wonderful" or "most stressful" time of the year? Don't stress – Materion FCU makes holidays merry and bright with our **Holiday Loan!** We have a low, **FIXED** rate of **12.99% APR*** for 12 months. That's like 12 months of Christmas! Loan amounts vary. Call us, or visit **www.materionfcu.com** to apply today! But don't wait – this deal expires on December 31, 2015.

*Annual Percentage Rate. Sample monthly payment is \$89.30 per \$1,000 borrowed. All rates and promotions are subject to change without notice.



On November 2nd, Christmas Club funds will be transferred to your Savings Account, or a check will be mailed to you – whichever you requested.

Happy Shopping!

Home Equity Loan is a Sound Option

You may be familiar with a Home Equity Loan, but have you really considered what it can do for you? It can let you avoid high interest credit cards, a second job or, worse, payday lenders. We loan up to 100% of the value of your home. You use the equity you have in your home to borrow against it at a **FIXED** rate and term that stays the same for the duration of the loan. We also offer a variable rate Home Equity Line of Credit. If you're not sure what the best option is for you or you need more details, talk to one of our loan officers. You can also visit **www.materionfcu.com** and click on "Home Equity" under the "Loans" tab for details.

Let the home equity you've worked hard to build now work hard for you!



Holiday Skip-A-Pay is Here

With all the running around during the holidays, you may tend to skip things by mistake. But here's one thing you won't mind skipping: your November or December payment on your Vehicle Loan or Signature Loan with Materion FCU! Yes, it's time for our Holiday Skip-A-Pay! Use the money you would have put toward that loan bill for gifts, food, décor, travel – whatever you need! Just pay a \$30 fee for each loan skipped. Call today and we'll make it happen for you!

There is a \$30.00 processing fee for each loan which may be deducted from your savings or checking account. Processing fees may not be added to the loan. Your loan must be at least 6 months old with a current payment status. Interest will continue to accrue and the skipped payment may cause the loan to extend beyond the scheduled payoff date. Your November or December 2015 payment may be skipped. Two skipped payments per year with payroll deduction/auto payment, otherwise only one skipped payment per year. Request must be made prior to payment due date. Excludes mortgage loans, home equity lines of credit, and Visa.



Holiday Closings

Columbus Day - Monday, October 12

Veterans Day - Wednesday, November 11

Thanksgiving - Thursday, November 26

Day after Thanksgiving - Friday, November 27

Christmas Eve - Thursday, December 24

Christmas Day - Friday, December 25

New Year's Eve - Thursday, December 31

New Year's Day - Friday, January 1

Car Loan Rates as Low as **1.99% APR***



After centuries of using the same old sleigh, Santa Claus may want to stop in Materion FCU for a great deal on a new set of wheels – uh, blades. We're offering a Car Loan Special with **FIXED** rates as low as **1.99% APR*** with flexible terms. The loan is not only good toward new or

used cars, but trucks, SUVs and motorcycles, too! Already have an vehicle loan with another financial institution? Put it on your holiday wish list to refinance with us at the same low rates!

**Call the office or apply online at www.materionfcu.com.
Limited time offer.**

*APR=Annual Percentage Rate. A sample monthly payment on a car loan of \$20,000 for a term of 60 months at a rate of 1.99% APR would be approximately \$350.00. Loan rates are determined by term of loan and personal credit history. All rates and promotions are subject to change without notice. This promotion is for new or used vehicle loans. Existing loans from Materion FCU do not qualify for this promotion. Refinanced vehicles must be from other financial institutions. Credit Life and Disability Insurance is available to members at a minimal cost.

Make your family part of our family.

With a \$5 deposit, a credit union membership is a great gift for the holidays and it's never too early to start saving with your younger ones!



FEDERAL CREDIT UNION

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Hours of Operation:

Monday - Thursday: 9am - 5pm

Friday: 7am - 5pm

www.materionfcu.com



ACH Makes Paying Bills More Convenient

Did you know an Automated Clearing House – or an ACH – can make paying your loans more convenient? If you're not familiar with what an ACH actually is, it allows a financial institution to electronically pull funds from another financial institution to make your Materion FCU loan payment. For example, say you're in the military and you have all your military pay deposited from the government into USAA (military bank). Rather than write a check from USAA to pay our loan, you can set up those payments be hassle-free with an ACH electronic transfer! It's safer, faster and much more convenient – and saves paper, too!



For more information, give us a call and let us know the name, account number and routing number of your other financial institution. We'll take care of the rest!