



Be In The Know – July, 2018

We've Got A+ Rates For Back To School Loans

It's back to school time. Homework for your kids. Bills for school supplies, clothes, activity fees and more for you. According to the statistics portal statista.com, in 2017 the planned back-to-school expenditure among U.S. consumers was \$687.72. If you're faced with a similar hit to your pocketbook this year, look to the credit union for a Back To School Loan. Our rates are A+ and will help you manage your expenses. Here are some additional tips for keeping your back to school budget in balance:

- * Many retailers offer loss-leader prices on school supplies. Check online for their advertising flyers and plan your purchases accordingly. Look for discounts at sites such as retailmenot.com.
- * Scout garage and yard sales, thrift and consignment stores offering gently used children's clothing. Often, kids have growth spurts, leaving behind hardly worn clothes in good condition.
- * Use cash from your credit union loan to pay for your purchases, helping you avoid impulse purchases made with a credit card.

BACK TO SCHOOL LOAN SPECIAL!!!

July 1 thru August 31, 2018

New Loan

As Low As 5.50%*, Term 12 Months, Up to \$3,000.00

As Low As 6.50%*, Term 24 Months, Up to \$5,000.00

*Rates based on credit score and term

2018 TENNESSEE TAX FREE HOLIDAY

This year's tax-free holiday weekend begins at 12:01am on Friday, July 27th and ends Sunday, July 29th at 11:59pm. During this weekend, certain goods may be purchased tax free. For a list of what is tax free go to www.tntaxholiday.com.

DISCOUNT AMUSEMENT PARK TICKETS!!!

We have discount tickets again this year for Nashville Shores and Nashville Tree Top Adventures amusement parks, on sale in the credit union. So, for your fun time adventures, check with us for your tickets at great prices! For Holiday World, please call us for a username and password for a special discount when you order online.

TRAVEL CARDS AND GIFT CARDS

Don't forget, the credit union has Visa Travel Cards available for your vacation use! They don't have to be used strictly for vacation, they are great for a safer way to shop online, to give your child spending money on a school trip or while away at college. We also have Visa Gift Cards for those hard to shop for people, last minute gifts, or teenagers to shop for themselves.



Drive Into Summer With A Low Rate Vehicle Loan

Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you.

Start by making a list of what's important to you, be that excellent gas mileage or room for your growing family. Then do your homework by reviewing websites such as edmunds.com or kbb.com, and checking the annual auto issue of Consumer Reports. Keep in mind that a late model used vehicle may be the best value. According to Consumer Reports, vehicles lose 46 percent of their value in the first three years. That depreciation can work in your favor, giving you more vehicle for your money. Whether it's new or just new to you, you can't go wrong financing your vehicle with a credit union loan. Call, click, or stop in for your application.



Bolster Your Credit With A Share Secured Loan

It's a paradox; the best way to build your credit and bolster your credit score is to borrow. But if you don't have a solid credit history, it's harder to borrow. There is an answer to this puzzle - a Share Secured Loan from your credit union. Here's how it works: You pledge your share savings account as the collateral for a loan. Say you have \$1,000 in your share savings. You can borrow up to that amount. By making timely payments, you demonstrate you are a responsible borrower, and as a result, you will be boosting your credit score. When you have paid off the loan, you will still have your savings. Think of the interest you pay on your share secured loan as an investment. Having a credit score of 750+ can save you thousands of dollars on future loans, insurance policies, and may even mean the difference in whether you get that new job. Don't delay. Call on us for your Share Secured Loan today.

Please Remember Keep Us Up To Date

Please always remember to notify the credit union of any address changes, so you will receive your credit union mail at your correct location. Also, 06/25/1975 it is good to check with us every couple of years to make sure the beneficiary on your account is the correct one you wish to have on it, in case of your death. It is something all of us do not wish to think about, but checking your information to ensure it's as you wish, can prevent problems in the future. An example, if you divorce and your now ex is still listed as your beneficiary.

The Last Word

Everybody wants happiness, nobody wants pain, but you can't have a rainbow without a little rain!