



Be In The Know – October, 2018

Happy Birthday International Credit Union Day!

Thursday, October 18th is International Credit Union Day, and this year is the 70th anniversary of the celebration of the credit union difference. Since 1948, the third Thursday of October has been set aside to recognize the role credit unions play in improving the lives of their members. It's a day to look back, look around and look ahead as we honor our past, take stock of the present, and prepare for the future. It's also a great day to say "thank you" to you, our member-owners, for your participation in the credit union, your nonprofit financial cooperative. As you take advantage of all the benefits of belonging, you're not only helping yourself, but helping your fellow members. That's the reason credit unions exist, and that's worth celebrating.

As a token of our appreciation for your membership, loyalty and friendship, we have a little gift for each member who stops by the Credit Union office the week of October 15 thru 19, 2018. (one per member/while supplies last).

Christmas Club Members Party!

Don't miss out on all of Santa's delicious treats and decorations that Santa's Express is bringing! Choo-Choo! All current Christmas Club members and any new Christmas Club members who sign up to be a part of Christmas Club 2018-2019, are invited to share in the festivities. All other guests will need a ticket which may be purchased in advance or at the door for \$5.00. Children 12 and under are free.

The party will be on Thursday, **November 8, 2018** at Skyline Medical Center auditorium from 2:00 pm until 4:30 pm. Current members, the deadline for transactions and changes involving your existing account will be October 31, 2018. If there is to be no change in your deductions, it is not necessary to re-designate or re-sign. Santa hopes to see you there!!

Loans For Every Reason And Season

Roof sprung a leak? We have a loan for that. Unexpected medical bill? We have a loan for that. Back-to-school bills bigger than you thought? We have a loan for that, too. Credit unions were created to make loans to members for provident and productive purposes. That means we are here to help. We'll work with you to sort out what type of loan is the best for you. For example, if you have a balance on a credit card with a high interest rate, chances are, a Consolidation Loan would be a good option to lower your payment and the total amount you'll have to pay. Need a break this coming winter? A Vacation Loan can help you get away. And of course, we have great rates and terms for new wheels. So whatever the reason, or the season, when you need a loan, think of your credit union first.

Plan Ahead This Season With A Holiday Loan

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan from Skyline Credit Union may be your answer! From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. 11/09/1972 Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season. Be holiday-ready by applying for your Holiday Loan now! Visit skylinecreditunion.com, call 615-345-3471, or visit us in the office.



IMPORTANT ITEMS TO CONSIDER

Holiday Closings: Your Credit Union office will be closed on the following dates:

November 8, 2018	Close @ 12:00 for Christmas Club Members Party
November 22 & 23, 2018	Thanksgiving Holidays
December 24, 2018	Closing @ 11:00 Christmas Eve
December 25, 2018	Christmas Holiday
January 1, 2019	New Year Holiday

2018 Remaining Activities

Credit Union Week	October 15 thru 19, 2018
Christmas Club Members Party	Thursday, November 8 th (2:00-4:30)

Reading Newsletter May Make You a Little Richer: Don't forget, when reading the newsletter, if you see your birthdate printed somewhere in the text, (must be exact month, day and year) notify us by the end of the following month of the newsletter and receive \$25.00!

ALERT: A Dormant Account Could Cost You Money! Did you know that an account that's been



inactive for over a year is considered dormant and may start incurring a fee each month? To avoid this fee is a simple fix. Just make sure you do at least one transaction per year on your account. It could be a withdrawal, or deposit, or transfer from one account to another. We always send out letters to let you know if your account is in dormant status, before the fee starts.

WITH THE HOLIDAY SEASON APPROACHING

****Great for Christmas Gifts****

Visa Gift Cards - \$2.50 fee (Values (\$10.00 to \$500.00))

Visa Travel Cards - \$5.00 fee (Reloadable from \$100 to 5,000)

Rapid Cash Transfer - \$3.00 fee each time (electronic transfer to your checking overnight)

Rapid Payment Transfer - \$4.00 fee each time (electronic transfer from your checking)

Call us for more information.(615-345-3471)

Credit Union Parking Spaces

Please remember, for your convenience when visiting the credit union from outside Skyline Medical Center, we have two parking places in the back of the Medical Plaza Building, in the first row. They are the first two spots and are marked with a Skyline Credit Union Parking sign.

Update Your Information

Please remember to keep your contact information updated with the credit union: Addresses and Phone numbers.

Also, it is a very good idea to check your Beneficiary information to make sure what we have on file is the correct Beneficiary you would like on your account. This is very important to keep updated, because of life changes; divorce, deaths, additional children, marriage, etc.

THE LAST WORD: Knowledge comes from learning. Wisdom comes from living.