



MEMBER NEWSLETTER

JANUARY 2012

New Year + New Rates = Savings

January - March

Refinance your vehicle and save money in 2012! Bayer will match your current rate plus take an additional .10% off. For every refinanced vehicle you will be entered in a drawing for a \$50.00 gas card.

Refinancing is easy with our help!

We will look up the NADA retail value for you, and then just fill our easy loan application online. Once approved, just send us a copy of your title and pay off letter and we will do the rest!!

More Savings...Christmas Club

It's never too early to think about the end of the year with the holiday season and the bills it will bring. Start a Christmas Club account today. Add a little each payday and you will have extra cash to help with those holiday expenses. Contact the credit union today to start your Christmas Club.

ACCOUNT VERIFICATION

The Supervisory Committee is conducting their annual audit of members' accounts this quarter. After looking over your statement, if you have any questions concerning your account with the credit union, please contact the Supervisory Committee %Bettye Williams, 4953 Marsh, Kansas City, MO 64129.

UPDATE YOUR ACCOUNTS

The first of the year is the perfect time to check over your accounts and make sure all your information with us is correct. Make sure we have your current address and telephone numbers. If we would have to contact you regarding a fraud alert on a debit card and we don't have your current information, we could have to close your card, which could inconvenience you. Also, if you receive your statement by email, be sure your email address is up to date.

It is our pleasure to serve you, if we are not your primary financial institution, consider switching over in 2012. We will help you make that switch! We look forward to 2012!! Stop by and talk to Teresa, Carol or Sherry.