

Volume 32, Issue 2, June 2014

Soak Up the Savings and Get \$100!

Whether you are thinking of buying a new car this summer or just want a new car payment, Kaskaskia Valley Community Credit Union can help you soak up the savings! When you finance with us, we can give you lower rates, better service, and now for a limited time, a cash-back bonus!

Finance a new car, or transfer your current car loan to KVCCU, and we'll give you a \$100 cash back!*

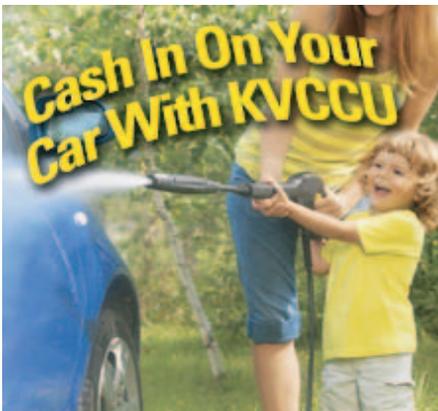
Not only will you save money on your monthly payments, but that extra cash will also keep your budget squeaky clean.

- Borrow as much as 100% of your vehicle's value for up to 72 months
- Pay low rates, and enjoy affordable payments
- Avoid hidden fees or prepayment penalties
- And more!

It doesn't cost anything to get a payment quote or apply - and it could even put an extra \$100 in your pocket! Simply call our friendly and professional loan staff or visit www.kvcu.org to apply.

This offer is only good for a limited time, so contact us today to soak up the savings with a great car loan today!

*\$100 cash-back offer is valid through 7/31/14, and member eligibility and creditworthiness apply. Funds will be deposited into member share account upon loan closing. Current KVCCU loans are ineligible for refinancing. Visit or call the credit union for complete details.



Own A Piece of the Valley

Join the Sprint Network and Save

Tired of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service - all while enjoying Sprint's fast, reliable, 4G LTE network.

There's two ways to save with Sprint:

Individuals

- Get **10%** off of select regularly priced Sprint monthly service
- Have your **activation fee waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Business

- Get **15% off** of select regularly priced Sprint monthly service
- Have your **activation fee waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZDS_ZZM** to claim your discount



Credit Union Member Verification

Verification is easy and only takes a few minutes to complete.

There are four ways to verify credit union membership:

1. Free Invest in America app for Android and/or iPhone.

- iPhone users find it at the **Apple App Store**.
- Android users find the app in **Google Play**.
- Search for "Invest in America."
- You will be prompted to black out all confidential information within the app.

2. Visit www.Sprint.com/verify from a mobile device. *Black out all the confidential information on your documentation prior to faxing.*

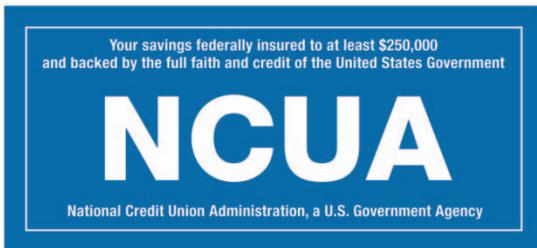
3. Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card at <https://www.sprint.com>.

Start getting clearer calls, fewer dropped calls and a faster network today with Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving with the Sprint Credit Union Member Discount.

Kaskaskia Valley Community Credit Union

Prepaid VISA Travel Money, Better Than A Travelers Check

Now that it's summer and the time for vacations and travel, remember that your credit union offers VISA Travel Money cards for just \$4 each. The Travel Money card is a prepaid debit card that allows you to make purchases at merchants, get cash at ATMs and reload funds (unlimited). These cards are ideal for vacations or for someone that just wants to carry a card instead of cash. It offers Purchase Security, Travel & Emergency Assistance, Lost Luggage Reimbursement, and is accepted at thousands of locations worldwide. Initial loads for your card can be funded by bringing cash or by withdrawing from your savings or share draft account at the credit union. You may add subsequent loads via the website: www.cumoney.com. Cards can be loaded with a minimum of \$100 and up to \$5,000. Funds loaded at the time of purchase at the credit union will be available to the member in 24 hours or less. A three business day hold will be placed on funds loaded via www.cumoney.com.



Current Rates at KVCCU

Premium Shares Certificate Rates

Minimum of \$1000
12 Mo., .10% APR/.10% APY
Minimum of \$1000
6 Mo., .10% APR/.10% APY

Preferred Checking Rate .05% APR/APY

Share Account Rate
Proposed
.10% APR/APY

All Club Account Rates
.15% APR/APY

All rates are subject to change without notice, please call for most current rates. Rates Effective 6/12/14.



Own A Piece of the Valley

Fraud Alert - Text Message Scam

Fraudulent text messages are being sent to consumers in an effort to steal personal identifiable information. Financial institutions have reported an increase in these attacks since May 2014. Mass text broadcasts are commonly used by fraudsters to reach large audiences of potential victims. This scam is quite common and often operates simultaneously in multiple states.

Scam Details

- Automated texts are being broadcast that warn consumers to call certain numbers to reactivate their payment cards.
- A recent text example: "Credit Union ALERT: Your CheckCard has been temporarily LOCKED. Please call Card Services line (407) 574-2992".
- Text messages do not reference a particular issuing brand but they may vaguely refer to a credit union or bank.

Best Practices

- Do not give out personal information if you are unsure of why it's being asked.
- Contact us directly if you ever receive such text messages, emails, letters or phone calls and help us guard against fraud.

Upcoming Holiday Closings

Friday, July 4th - Independence Day
Monday, September 1 - Labor Day
Monday, October 13 - Columbus Day

Need to run a Carfax? KVCCU can do it for you!



KVCCU offers the Carfax service to our members for a low price of \$24.99 (\$44.99 value). Carfax Reports are available on all used cars and light trucks model year 1981 or later. Every Carfax Report contains information that can impact a consumer's decision about a used car. So before you buy that used car, let KVCCU and Carfax help you make a better, informed decision!

