

Member Update



**AUBURN
COMMUNITY**
Federal Credit Union



CELEBRATE SUMMER STARTING NOW WITH A

CARNIVAL of SAVINGS

Fixed Rate
Home Equity Loans
as low as **1.99%****

Auto Loans
as low as
0.99%**

Personal
Loans
as low as **7.99%****

Not a Member? No Problem!
EARN 10 EXTRA ENTRIES when you join the credit union or take out a new loan!

*Enter to Win a \$250 Visa Gift Card**

www.auburnfcu.com • 315-253-2934

Discount Tickets to Area Amusement Parks Available!

*No Purchase necessary. Certain Restrictions Apply. Winner will be chosen at random on August 31, 2016.
**APR=Annual Percentage Rate. Rates Subject to Change Without Notice. Rate is determined by applicant credit, payment history, and collateral. Your actual rate may vary. Contact the credit union for complete details.

If you live, work, worship or attend school in Cayuga County, you can join.



Inside this issue...

**NEW SURCHARGE-FREE ATM NETWORK • BEST DEAL ON A NEW RIDE
SKIP A PAYMENT THIS SUMMER!**

Congratulations to our \$80 Prize Patrol Winners

If you are spotted wearing our 80th Anniversary T-Shirt, you could win \$80 on-the-spot like the lucky winners pictured below. Check auburnfcu.com or our Facebook page to see where the Prize Patrol will be next! Don't have an 80th Anniversary T-Shirt? Just take out a loan and you get one for free! Contact the credit union for complete details.



Douglas Rose
March 30th
Prospect Street Branch



Laurel Mawhir
March 30th
Prospect Street Branch



Connie Johnson
April 20th
DB's Drive-In,
Weedsport, NY



Phillip Tabone
May 13th
Main Office



Melissa Smith
May 27th
Tops Supermarket
Auburn, NY



Congratulations to our Email Contest Winner Shirley Carpenter

Take Advantage of Our Larger Surcharge-Free ATM Network

Through our affiliation with the Allpoint Network, Auburn FCU has expanded the surcharge-free ATM network we provide to members to include 55,000 ATMs in leading national and regional merchant locations across the United States, Canada, Mexico, United Kingdom and Australia.

Look for the Allpoint logo on participating ATMs. When you see the logo, you'll know that the ATM is surcharge-free for Auburn FCU cardholders. You can also download the free Allpoint ATM finder app for your iPhone, Android or Windows device at <http://www.allpointnetwork.com/#mobile-info>. Allpoint provides you with the freedom to get your cash free of ATM fees in an array of convenient locations.



CARNIVAL of SAVINGS

Consolidate & Save with our Summer Carnival of Savings

Is your credit card debt higher than you would like? Do you have a balance on several cards? If the answer is yes to either of these questions consolidating that debt with a loan at Auburn Community FCU can literally save you hundreds every month and thousands over just paying the minimum payments on those cards. Let's explore an example.

You have a MasterCard with a balance of \$5,000, at a rate of 18.90%. The estimated monthly minimum payment would be \$200.00 and would take 137 months to pay off, just paying the minimum payment.

You also have a Visa with a balance of \$2,500, at a rate of 15.9%. The estimated monthly minimum payment would be \$100.00 and would take 141 months to pay off, just paying the minimum payment.

Finally, you have a store card with a balance of \$2,500, at a rate of 24.9%. The estimated monthly minimum payment would be \$100.00 and would take 133 months to pay off, just paying the minimum payment.

This means it would take more than 11 years to pay those balances off, just paying the minimum payments. The combined monthly payment would be \$400/month and the total interest paid would be 6,695.04.

Look at the savings if you were to pay them off with an Auburn Community FCU personal loan during our Carnival of Savings loan promotion that's happening right now. Once approved, your monthly payment would be roughly \$210/month, with payments spread over 5 years. That is a savings of nearly \$190/month. Plus, you will save nearly \$4,100 in the interest.

What are you waiting for? **APPLY TODAY and Start Saving!**

* Minimum payment found at <http://www.bankrate.com/calculators/credit-cards/credit-card-minimum-payment.aspx>. Credit card payment calculations illustrated assume a 4% minimum payment your actual payment may differ. Illustrated ACFCU payment assumes a personal loan rate of 9.49% paid over 5 years. This rate includes Carnival of Savings rate discount, ending 8/31/2016. This is not a guarantee of credit an approved application is required. Call the credit union for rates or details.

Get Your Best Deal On A New Ride!

It's a Carnival of Savings right now during our summer loan sale at Auburn Community FCU, where you are sure to get your best deal on a new car with our auto loans as low as 0.99%** When purchasing a new or used vehicle, you want to be sure you're getting the very best deal. The best deal on your trade, the best price for the vehicle you are buying and the best financing, getting you the lowest possible monthly payment.

Let's face it, dealers will ask probing questions about trade and payment to make sure they squeeze every penny of profit for themselves.

How can you tip the scale in your favor? Research is key so here are a few tips.

- 1 Research your vehicle's trade in value in two (2) or more places, so you have a realistic average trade-in value starting out. Some great resources are kbb.com, nada.com and cars.com.
- 2 Once you know the type vehicle you want, narrow it down to a couple of makes and models that suit you best. Then research the best deals available. Some great resources are TruCar.com, Edmunds.com and Kbb.com.
- 3 When purchasing a used vehicle, be sure ask the dealer for a Car Fax report and have a mechanic inspect the vehicle whenever possible. This small investment will avoid problems after leaving the lot.
- 4 Finally, save big by financing your new or used vehicle at Auburn Community FCU with rates as low as 0.99% and terms up to 72 months. No gimmicks or games just a Great Low Rate!

Auburn Community FCU helps members get the very best deal every day. So APPLY TODAY!



Summer Skip A Pay

Enjoy More Cash for Your Summer Fun in the Sun!

Skip a loan payment in July or August. Simply complete this form and mail it or bring it in to an Auburn FCU branch. Auto and signature loans are eligible.

Print Your Name Here

1. Indicate the month you want to skip: July August
2. Write the loan(s) you want to skip:

Please deduct the processing fee from my:
 Share Savings Account Fee Enclosed

Payment amount shown reflects your monthly payment.

Signature: _____

Joint Signature, if necessary: _____

All requests for Summer Skip-A-Pay must be approved by the credit union. By signing this form, you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Credit Cards, Home Equity Loans/Lines, and Overdraft Lines of Credit are not eligible for this program. Loans covered by Guaranteed Asset Protection (GAP) may not be eligible for this special offer. To be eligible for this special offer, all credit union accounts must be in good standing. Loans must be open at least six months to be eligible for this offer. Loans with a non-monthly payment frequency will be calculated to skip approximately 28 days. Stop by or call for details.

Take Advantage of the Equity in Your Home

With a home equity loan from Auburn FCU, you can accomplish many goals this summer, from home improvements and renovations to debt consolidation, tuition payments, a summer vacation or anything else.

During our summer Carnival of Savings loan promotion, you can get a fixed rate home equity loan for as low as 1.99%**! You'll enjoy the convenience of an affordable monthly payment over a fixed period of time. You can also possibly enjoy tax saving benefits, just consult your tax advisor.

To learn how you can tap into the equity in your home, talk to an Auburn FCU loan representative at 315-253-2934 or visit your nearest branch location.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

