

Member Update

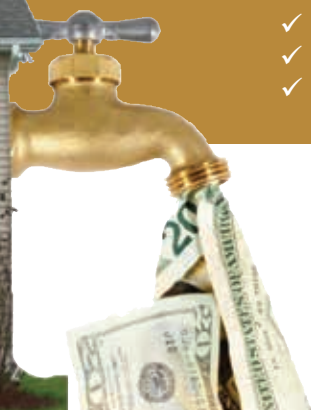


**AUBURN
COMMUNITY**
Federal Credit Union



Tap into the Equity of Your Home

Auburn Community FCU offers low rates on Home Equity Loans and Home Equity Lines of Credit with affordable monthly payments to fit your needs.



Imagine the possibilities. Our loans are the ideal way to....

- ✓ Remodel your home
- ✓ Take a vacation
- ✓ Finance an education
- ✓ Purchase an auto
- ✓ Consolidate debt
- ✓ Pay medical or other expenses

Apply today. | Turn your home equity into the cash you need.

Call, click or stop by today. (315) 253-2934
www.auburnfcu.com

Inside this issue...

VISA CREDIT CARDS • NEW ATM TECHNOLOGY • AUTO LOANS



Mechanical Repair Coverage

The miles can add up but the repair costs don't have to.



MEMBER'S CHOICE® Mechanical Repair Coverage can help deflect some risk of costly future, covered repairs keeping your vehicle running extra miles and extra years. With different coverage levels and deductibles to choose, there's a plan to fit your family's budget.

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs and ignoring other repairs can be dangerous.

Benefits of the program*:

- **Good at any authorized repair facility in the U.S. or Canada**
- **Rental reimbursement:** up to \$35 per day for 5 days (up to an additional 5 days for a verifiable parts delay) from day one.
- **24-hour emergency roadside assistance:** up to \$100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service.
- **Transferable:** if you sell your vehicle privately, the coverage can be transferred for a fee, adding resale value and appeal.
- **Cancelable:** receive a full refund within the first 60 days or a pro-rated refund thereafter less an administrative fee.
- **No out of pocket expense at time of mechanical repair:** (except for any deductible and any repairs not covered by the policy)—the covered repair is paid directly to the authorized repair facility.
- **Ask about deductible options**

*Program details may vary by state. Ask a Member Services Representative for details or receive a quote by calling [phone number].

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in FL, LA, OK and WI, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in TX, where the Obligor and Administrator is Consumer Program Administrators, Inc., doing business as The Administrators of Consumer Programs; and in WA where the Obligor and Administrator is National Protection Care Company, Inc., all located at 175 West Jackson Blvd., Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI), it is underwritten by Virginia Surety Company, Inc.

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New ATM Capability Coming this Spring

To provide even more convenience to our valued members with busy lifestyles, Auburn Community FCU will be adding new ATM capability at all three branch locations this spring. The ATMs will now have the added technology to accept cash and check deposits. It's a fast and secure way to make deposits quickly.

Auburn Main Office:

P.O. Box 867 • 65 Wright Circle • Auburn, NY (315) 253-2934

Spring Car Fever

Are you in the market for a new car or truck? You can drive away in a new ride this spring with an auto loan from Auburn Community FCU. We can help you get the loan you need for the vehicle you want.

**COMPETITIVE RATES FOR
NEW AND USED CAR LOANS**

FLEXIBLE TERMS

FLEXIBLE PAYMENTS

MOTORCYCLE AND RV LOANS

Contact an Auburn Community FCU loan representative or visit us online at www.auburnfcu.com for all of our loan rates.



Spring Credit Report Tune Up

Credit scoring is the system used by lenders and other creditors to help determine whether or not an applicant should receive a loan or other type of credit. It can also help determine the rate you will pay. Bad credit can result in higher interest rates and being turned down for loans. It can also impact the success of a job application. Your credit report is an integral part of many credit-scoring systems.

When was the last time you checked your credit score? Spring is a great time to take a look, be sure everything is accurate, and clean it up a bit. Request a copy of your credit report and take a good look. It may have errors that could affect your credit score. Regularly reviewing your report will give you the opportunity to catch and fix any errors in a timely manner and also help guard against identity theft.

- **Be sure all of the personal information on the report is accurate, including your name, address and social security number.**
- **Be sure all of the accounts listed on the report are actually your accounts**
- **Be sure the account balances are accurate.**
- **Remember that payment history affects your credit score, so be sure to make all payments on time.**

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies – Equifax, Experian and TransUnion – to provide you with a free copy of your credit report, upon your request, every 12 months. You can order your free reports online at annualcreditreport.com. This site is authorized to fill orders for the free annual credit report you are entitled to under law.

Stop by any of our offices and we will be happy to review your credit report with you.

Visa® Credit Card with ScoreCard Rewards

Consolidate and save with an Auburn Community FCU VISA Classic Credit Card. You can now transfer the balance from high-interest credit cards and get 1% cash back*. With a VISA credit card you can enjoy low interest rates and other added benefits. With the global purchasing power of VISA, you can conveniently use your card anytime, anywhere this spring and summer for travel or any number of purchases, large or small. Our VISA cards offer:

- **As Low As 7.90% APR****
- **No Annual Fee**
- **No Minimum Finance Charge**
- **No Cash Advance Fee**
- **Credit Life / Credit Disability Insurance is available for a small cost**

In addition to earning cash back on balance transfers, you can also earn points for every dollar you spend using your Auburn Community FCU VISA Credit Card with Score Points. Visit www.auburnfcu.com to learn more about the benefits of our VISA card and ScoreCard rewards.

APPLY FOR AN AUBURN COMMUNITY FCU VISA CARD TODAY!

* To take advantage of our 1% cash back on balance transfers, simply transfer an existing balance from another credit card and we will pay you 1% cash back on the amount you transfer to you new or existing Auburn Community FCU credit card account.

** APR = Annual Percentage Rate. APR is based on your creditworthiness and is subject to change.



VISA Debit Chip Card Distribution Has Begun



Auburn Community FCU has started the process of replacing existing VISA Debit cards with new EMV chip VISA Cards. The process is ongoing and we hope to complete the transition to the new cards by the end of the year. If you have any questions regarding this change or how to use your new card, please call us at (315) 253-2934.

Membership to Auburn Community FCU is now open to people who live, work, worship or attend school in Onondaga, Oswego, Madison AND Cayuga County

Travel Alert

Please notify the credit union of any upcoming travel plans or to let us know if you plan to use your VISA or debit card in any out of the ordinary locations. This will prevent your card from being frozen for fraud protection.

Holidays

Memorial Day
Monday, May 29, 2017

Independence Day
Tuesday, July 4, 2017

www.auburnfcu.com

Surcharge Free ATM Network

Remember to use the Allpoint ATM network to avoid fees. Just look for the Allpoint logo on participating ATMs. Sharenet ATMs are no longer surcharge free. View the app for a complete listing of Allpoint ATM locations.

