

# Outlook

## Member Appreciation Day at County Schools FCU October 21, 2 pm-6 pm

As credit unions around the world celebrate International Credit Union Week, CSFCU invites you to join us for a special Member Appreciation Day.

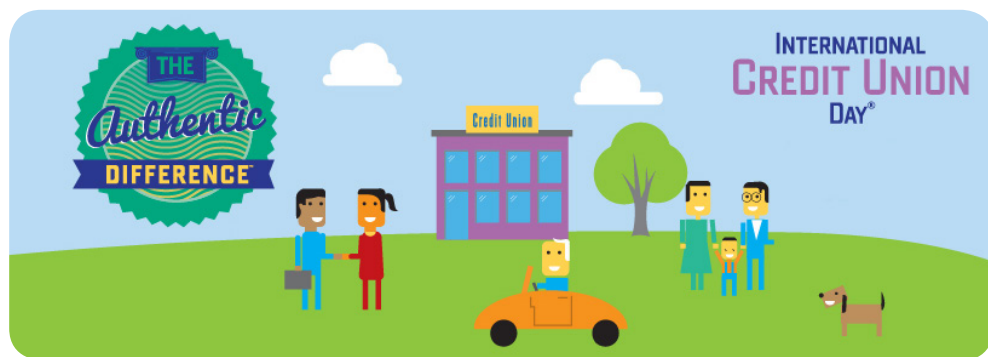
We can't think of a better way to "Embrace the Authentic Difference" of credit unions than to show our gratitude to you, our member-owners. We wouldn't be here without you!

Bring family and friends, so they too can discover the benefits and personal service that make your credit union unique. Our

Membership Appreciation celebration will include:

- Complimentary food and soft drinks
- Raffle prizes
- Free onsite document shredding (up to 2 file-sized boxes per household)
- New account openings for friends and family
- Loan specials, Credit Counseling, and more!

We look forward to seeing you on Member Appreciation Day!



## Gearing Up to Buy a Pre-Owned Car?

Thinking about shopping for a late model, pre-owned car, truck, or crossover? Here are a few tips to help you gear up your search and purchase.

**First Gear: Get Your Loan Pre-Approved at CSFCU.** This will give you more negotiating power, plus you'll know how much you qualify for before you shop. We offer:

- Rates as low as 1.49% APR\* for up to 48 months
- As low as 3.49% APR\* for up to 72 months
- Up to 125% financing, including tax, license, and extended warranty protection
- Special financing for first-time car buyers

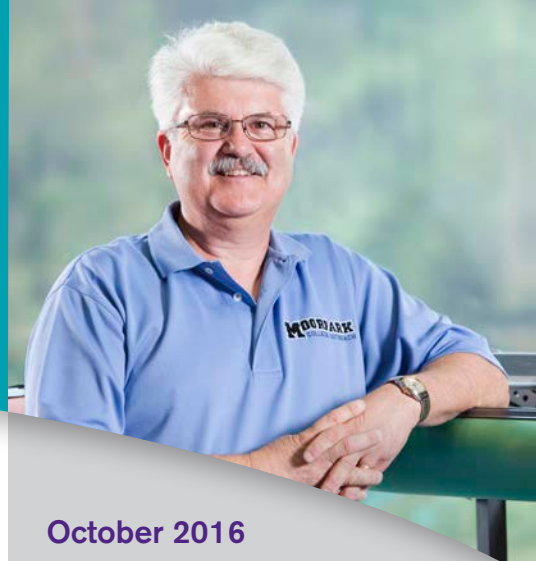
**Second Gear: Consider a Certified Pre-Owned Car.** Certified vehicles typically undergo a thorough inspection and reconditioning by factory trained technicians.

**Third Gear: Take a Test Drive.** Before you buy, put the vehicle through its paces in city and freeway driving conditions.

**Fourth Gear: Check the Vehicle History Report.** This is a very important step. If the car you've got your eye on has a bad history report, it's better to find out before you buy.

**Fifth Gear: Get Third Party Vehicle Inspection.** Spend the extra \$100 to \$150 to get a professional mechanic to inspect all major mechanical and safety systems.

*\*APR = Annual Percentage Rate. Rate depends on credit qualifications and approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.*

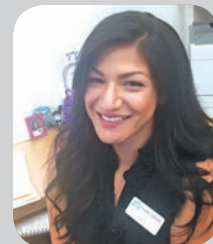


October 2016



County Schools  
Federal Credit Union

## Meet Our Staff



**Naomi Hernandez**  
Member Service Representative  
1.5 Years at CSFCU

Naomi has over four years of experience in financial services. She enjoys sitting down with members, learning their financial needs, and building relationships with them.

"My other likes are running marathons, exercising, baking cupcakes, eating a whole medium pizza, and spending time with family and friends", says Naomi.



## Thanks to Everyone Who Helped Us Stuff the Bus!

"Stuff the Bus" is an annual event that's simply 'too cool' for our local schools, and CSFCU is proud to support it! Thanks to the generosity of our members, staff and community, hundreds of students returned to school with new backpacks filled with school supplies.

This campaign "stuffed" and distributed over 800 backpacks to 26 agencies serving communities throughout Ventura County. Fifty-eight volunteers sorted and counted school supplies and packed backpacks, providing 100+ hours of community service. Congratulations Eimy Renteria, our "Stuff the Bus" raffle prize winner!

## Time for Our Holiday Skip-a-Pay!

### Skip Before You Shop...to Help Cover Holiday Costs



Here's an offer that's too good to skip. Take advantage of our Skip-a-Pay loan offer, and take a month off from your auto or personal loan payment. It's one simple step to give your holiday spending budget a little boost.

Please note that skipping a payment could extend your loan's final pay-off. We place restrictions on these skips (or modifications) to protect our members.

Skipping a payment extends your loan term and increases the amount of interest you pay over the life of the loan. We offer skip options to help when money is tight, but our primary goal is to protect our members. Contact the lending department with questions.

*By signing and participating in the CSFCU Skip-a-Pay program, you agree to, and understand the following: Loan must be established for 6 months and cannot have a loan modification or a Skip-a-Pay in the past 6 months. Delinquent, bankruptcy and real estate accounts are not eligible. All accounts must be in good standing to take advantage of this offer. Finance charges will continue to accrue on your unpaid balance. Skip-a-Pay program will extend your loan contract maturity date, and standard loan payments will resume the following month. No late fee or penalty is applied to Skip-a-Pay program. Form must be signed by member and fully completed to be valid. CSFCU reserves the right to determine if prior subsequent actions may disqualify your loan. Non-qualifying Skip-a-Pay requests are subject to additional Loan Adjustment review for approval. Form must be received five (5) business days prior to loan's due date to qualify. Holiday Skip-a-Pay program expires 12/31/2016.*

#### Skip-a-Pay Request Form

A \$50 fee applies to each Skip-a-Pay request. Choose one of these two options:

- Deduct \$50 from my share account
- I'm enclosing a \$50 check.

▲ Name

▲ Account #

▲ Loan #

▲ Phone

▲ Address

▲ City

▲ State

▲ Zip

▲ Signature

Month (circle one)    November    December

**Mail to:** CSFCU Loan Department  
4591 Market St., Ventura, CA 93003

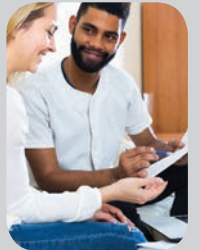
### Share Certificates Provide Safe, Steady Savings Growth

Whether you're a new saver or are looking to earn a higher rate on your savings, consider one of CSFCU's Share Certificate options.

You can open a Share Certificate with as little as \$1,000 and lock in an interest rate that's fixed for terms from 6 to 60 months, plus:

- Your deposits at CSFCU are federally insured by the National Credit Union Administration for up to \$250,000
- Dividends are compounded and paid monthly
- Higher balances earn higher dividend rates
- No monthly or annual fee

Call or stop by the credit union today for more details or to open your Share Certificate.



#### Holidays

We will be closed on the following holidays:

##### Columbus Day

Monday, October 10

##### Veterans' Day

Friday, November 11

##### Thanksgiving

Thursday, November 24

##### Christmas (Observed)

Monday, December 26

##### New Year's Day (Observed)

Monday, January 2

#### Stay Connected!

##### Main Branch

4591 Market Street  
Ventura, CA 93003  
(805) 644-4657

##### Touch-Tone Express:

(805) 644-1580 or (800) 737-1205

#### csfcu.org

#### CSFCU Hours

Monday-Thursday: **9:30 am-5:30 pm**

Friday: **9:30 am-6:00 pm**

Saturday-Sunday: **Closed**

Access 30,000 CO-OP® Fee-FREE ATMs, 24/7. Find the one nearest you at [csfcu.org](http://csfcu.org).

### CSFCU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless service? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a CSFCU member, you can save each month on your wireless data service.

#### Our members can get:

- **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

#### Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

**Let them know you're a credit union member and mention Corporate ID: NACUC\_ZZM.**

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or [www.Sprint.com/verify](http://www.Sprint.com/verify) to verify your membership.

**Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today!**



### Start Putting Money Away Today for Next Summer's Getaway



With a little planning, you can stash away a nice getaway budget for next summer! Our Summer Saver Account is simple to open, and there's no fee or minimum balance. To ensure steady growth, set up automatic transfers or optional payroll deductions.

Estimate how much you'll need for your next great adventure, open your Summer Saver account, and you'll be on your way to your dream destination.



**Download Our Mobile App:**  
County Schools FCU

This credit union is federally insured by the National Credit Union Administration.

