



# Green

Helping People Succeed

# Outlook



A Quarterly publication for the benefit of Evergreen Credit Union Members

Mission: Inspiring our members to achieve their dreams by delivering innovative and sustainable financial solutions with amazing service.

Volume 23, No 1, January, 2012



A great place to plant, grow, and harvest your dreams.

## Home Equity Line Of Credit

as low as

# 3.25%

apr\*\*

\*\*APR = Annual Percentage Rate. 3.25% APR is the current rate as of 10/21/09. The APR is a variable rate based on the Wall Street Journal Prime Rate that may change quarterly. APR is based on an 80% or less loan to value on your primary residence. Maximum APR is 12.00%. Minimum APR is 3.25%. Proof of property insurance is required prior to or at closing. Closing costs range from \$84-\$94. An appraisal may be required with an additional cost of \$335. Minimum monthly payments of \$50 or 1% of the outstanding balance, whichever is greater, are required. Consult your tax advisor for information about your specific tax situation. See a loan officer for more details.

## Bring your Car Loan Home to ECU for Great Savings!

Loan Amount	Lower your rate by 1%	Lower your rate by 2%	Lower your rate by 3%
\$10,000.00	\$4.64	\$9.21	\$13.70
	<del>\$278.00</del>	<del>\$522.60</del>	<del>\$822.00</del>
\$15,000.00	\$6.96	\$13.80	\$20.55
	<del>\$417.60</del>	<del>\$828.00</del>	<del>\$1,233.00</del>
\$20,000.00	\$9.27	\$18.40	\$27.40
	<del>\$556.20</del>	<del>\$1,104.00</del>	<del>\$1,644.00</del>
Monthly Payment Savings.		Overall Savings.	

Savings estimate based upon a 5 year loan.

## 2009 & Newer Vehicles as low as

# 3.24% APR\*

Check out ECU's Loan Truth-O-Meter... Does 0% financing save you money?



\* APR=Annual Percentage Rate. Merit based pricing in effect; your actual rate may vary based on your credit score. Rates current as of December 20, 2011. All rates and special subject to change without notice. For lowest rates, Checking with Direct Deposit and ACH Payments required. See a loan officer for more details. \$5,000 new money required. \$18.00/\$1000 at 60 month term.



## If this is your house after Christmas Shopping, WE'VE GOT GREAT NEWS FOR YOU !

Transfer your high interest credit card balances between February 1<sup>st</sup> and March 30<sup>th</sup> to our Platinum MasterCard and get this super low rate of only

# 1.9% APR\*

No Fee for Balance Transfers too!

\*APR=Annual Percentage Rate. Interest begins accruing on the date of the transfer. 1.9% applies to the transferred balance only. Purchase rate is 11.9% during promotional period. Minimum payments required during promotional period. Not all borrowers will qualify. Annual fee of \$15.00 may apply. Promotional rate expires 9/30/2012. Interest rate will be 11.9% apr following promotion.

# 54<sup>th</sup> Annual Meeting Notice

Saturday, March 31<sup>st</sup>

12:30 p.m. at the Credit Union

Election of Three Board of Directors\*

Door and Cash Prizes

*Free Annual Meeting Tickets will be available beginning February 1<sup>st</sup> at the credit union.*

\*Please submit Board nominations to the Nomination Committee: Kitty Meyers or Debbie Bruley.

## Spotlight

This could happen to you!



Please meet Tom and Dawn Eake, who happily shared their story about how our GAP (Guaranteed Auto Protection) helped them.

*"We had only had our new car for 2 weeks when a wind storm blew a large tree branch onto it, resulting in the car being totaled."*



*"Our GAP coverage paid off the balance of our loan. We were able to purchase a different vehicle without worrying about a remaining balance on the original loan."*

- **GAP** helps pay off your remaining loan/lease balance if your vehicle is stolen or damaged and is deemed to be a total loss.
- **GAP** helps clear your credit allowing you to start fresh with a new vehicle purchase.
- **GAP** through ECU is less expensive than the car dealer and can be included as a small addition to your monthly payment.

Ask about GAP with your next vehicle loan with EUC!

Helping People Succeed

## ECU Loan Truth-O-Meter... Does 0% financing save you money?

Which vehicle financing option is best for you? 0% or Cash Back? With Evergreen Credit Union's low rates, the best option is to take the rebate and finance with us!

Consider the math:	0%	Rebate
Purchase price	\$15,000	\$15,000
Interest rate	0%	3.24%
Term of loan in months	60	60
Rebate	0	-\$ 2,500
Final loan amount	\$15,000	\$12,500
Interest paid	0	\$ 1,057
Total Paid for Vehicle	\$15,000	\$13,557

You save **\$1,443**  
by taking the  
rebate and  
financing with us!

Did you know you can save even more with automatic weekly or bi-weekly payments? Call LaVerne, Nancy or Kathy today to be pre-approved for your next car loan. **920-729-2999**



## Please Note

- Savings Bonds will no longer be sold at credit unions and other financial institutions as of January 1, 2012. Please go to [www.treasurydirect.gov](http://www.treasurydirect.gov) to buy, manage, and redeem Treasury securities online 24/7.
- Member cash withdrawal daily limit is \$2,500. A week or longer notice of larger cash withdrawals will be greatly appreciated.
- International Wire Transfer Fee \$60.00 effective February 1, 2012.
- 2012 Fox Cities Chapter of Credit Union Scholarship Contest information available here. **Entry deadline is February 10, 2012.**
- Please be wary of phishing scams via a phone call that ask you to reveal your personal information. We do not use an automated telephone service. Also, please be wary of suspicious emails that request personal information. Reputable financials never send emails that request personal information.

## Credit Union Hours

### LOBBY

M-W 8:30 a.m. – 5:00 p.m.  
Thursday 8:30 a.m. – 6:00 p.m.  
Friday 8:30 a.m. – 6:00 p.m.  
Saturday 8:00 a.m. – 12:00 noon

### DRIVE-THRU LANES

7:30 a.m. – 6:00 p.m.  
6:30 a.m. – 6:00 p.m.  
7:30 a.m. – 6:00 p.m.  
8:00 a.m. – 12:00 noon



24/7 access with **It'sMe247** (online banking with free Bill Payer), **P.A.T.** 800-860-5704, and our drive-thru **ATM**.

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[evergreencu.com](http://evergreencu.com)