

Member Resources

A Publication of NRCS Federal Credit Union

Fall 2016

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2016 Holiday Closings

The Credit Union will be closed the following holidays:

Columbus Day
Monday, October 10th

Veteran's Day
Friday, November 11th

Thanksgiving
Close at noon – November 23rd
Thursday and Friday,
November 24th and 25th

Christmas
Close at noon – December 23rd
Monday, December 26th

New Year
Close at noon – December 30th



Do you need extra cash to get you through the holidays?

We Have the Loan for You!



Borrow up to \$5,000.00
for 12 months

5.00% APR*

Offer good until
January 31, 2017

*Annual Percentage Rate

We've got some exciting news! There are some new NRCS Credit Union team members here to serve your financial needs.



(John-Loan Officer, Jessica-Member Service, Debra-Member Service, Stuart-CEO)

Car Buying Tips:

Whether it's used or new, buying a car is an expensive endeavor, generally the second most expensive purchase, after a home that you will make. To be sure you are making a wise investment, follow these tips as you work your way through the purchase process to get the best price on a car that holds its value and to find one you'll love driving.

1. **Set** your budget. Buy an affordable vehicle. The monthly payment should be no more than 20% of your disposable monthly income, including insurance and fuel costs.
2. **Research** ownership costs. Before you buy, have a good idea of what maintenance will be required and how much it will cost.
3. **Check** trade-in values before heading to the dealership
4. **Wait** for the end of a model year, the last day of the month, or December 31st if you're in no hurry to buy. These are good times to get a deal.
5. **Set** up your financing in advance. **Get preapproved for an NRCS Federal Credit Union loan.**
6. **Check** insurance rates before you buy.
7. **Be prepared** to walk away if you feel you are not being offered a fair deal.

Take the rebate over dealer financing

When car manufacturers and dealers offer super low rates, usually dealers will offer low rates on financing or a rebate -- not both.

Even though a 0% APR may seem too good to pass up, an auto loan from NRCS Federal Credit Union combined with the dealer rebate is often the better deal! Whether you choose 60 months or 36 months, you still save money with NRCS FCU! Don't forget, you can always opt for a longer loan term at NRCS FCU, which will lower your payments even more.

As you can see, the cost of the 0% dealer financing is ultimately reflected in the final price you pay for the car.

	NRCS FCU 2.50% APR*	Dealer 0% APR*
Purchase Price	\$20,000.00	\$20,000.00
Loan Term	36 Months	36 Months
Rebate	\$3,000.00	
Loan Amount	\$17,000.00	\$20,000.00
Monthly Payment	\$490.63	\$555.56
Total Amount Paid	\$17,662.40	\$20,000.00
With NRCS FCU you Save!	\$2,337.60	

*The Annual Percentage Rate (APR) you receive will be based on your creditworthiness and loan term. Please ask us for the rate you qualify for. Rates are subject to change at the Board's Discretion.

NRCS Federal Credit Union

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nrcscu@nrcscreditunion.org

Website:

www.nrcscreditunion.org

Check out our online banking!

Credit Union Volunteers:

Board of Directors

Dennis Clute, Chairman
David Buland, Vice-Chairman
Cherie LaFleur, Secretary/Treasurer
Richard Cabrera
Tony Garcia
Steve Garner
Mike Steiner
Karl Visser
Ken Worster

Supervisory Committee

Johnny Green, Chairman
Jacqueline Horne
Amber Paschal
Teresa Stewart
Phuc Vu

You may contact the Supervisory Committee directly if you have any unresolved discrepancies on your account.

NRCS FCU Supervisory Committee
P O Box 6702
Fort Worth, TX 76115

supervisory.committee@nrcscreditunion.org

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

NCUA

National Credit Union Administration, a U.S. Government Agency



CEO Pat Brown Retires



Pat Brown, Rita Dexter, Nancy Elliott



Dennis Clute, Pat Brown



HOLIDAY SKIP A LOAN PAYMENT COUPON

Please select one:
November 2016: _____
December 2016: _____

Please skip my payment on the loans indicated below:

Name _____	Account _____	
Loan # _____	Payment Amount _____	Due Date _____
Loan # _____	Payment Amount _____	Due Date _____
Loan # _____	Payment Amount _____	Due Date _____
Loan # _____	Payment Amount _____	Due Date _____

- All loans with the Credit Union must be current and your account in good standing to qualify.
- Bi-weekly payments will skip two pay periods.
- I understand that a skip payment will cause the term of my loan to extend and the interest will continue to accrue during the deferred period. The payment will resume the month following the skipped payment.
- If I have GAP coverage or Credit insurance on this loan, additional payments or interest accrued as a result of the skipped payment may not be covered in the event of a claim.

SIGNATURE

DATE