

# Walker County Educators Federal Credit Union

June 2017



**Make Vacation  
Affordable With A  
Credit Union Loan**

**Does Your Home  
Need A Fix-Up?**

**CU Loans Online**

**Vacation Club Account  
Can Make Vacation  
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Loan May Lower Your  
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**Bring Us Your Auto  
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## Make Vacation Affordable With A Credit Union Loan

Nothing kills a post-vacation buzz faster than the arrival of your credit card bill that you know you can't pay off. This year, use a vacation loan from your Credit Union to finance your fun. You can still use a credit card, but rather than carrying a balance at a high-interest rate, use your vacation loan funds to pay it off by the due date. Start by setting up a spending plan for your travel and entertainment expenses. Planning ahead also can save you money: Use websites such as kayak.com, expedia.com, retailmenot.com and others to search for bargains. Remember, not all airlines or hotels will be listed there, so check those individual websites as well. Once you've determined your budget, contact the Credit Union about your vacation loan. Sign up for payroll deduction or automatic payment so you never have to worry about missing a payment due date. Then relax and enjoy your time off knowing that you've got your vacation covered.



## Does Your Home Need A Fix-Up?



Spring home improvement project still on the 2017 to-do list? It's not too late to feather your nest. Need to spruce up the patio or the deck for summertime entertaining? Time to update the kitchen or the bathroom? Add insulation to whittle those energy bills down to size? Home improvements not only make your space more livable, but also can protect your investment in your home. With housing prices trending back up, you can add more value to your home than you could just a few years ago because chances are, you have accrued more equity.

A loan to improve your home from the Credit Union can make it happen. So whether it's a modest do-it-yourself project or a refurbishment of the kitchen that requires professional help, call on the Credit Union for your financing.



## CU Loans Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to the Credit Union's website, <http://www.WalkerCountyEducatorsFCU.com>, to check out our low rates and then fill out the loan application. We'll be back in touch with you shortly.

Whether you're in need of a personal loan to take care of an unexpected expense, in the market for new wheels, or ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the Credit Union has never been easier, so scroll on over to our website and apply online. We're open 24/7, 365!



## Vacation Club Account Can Make Vacation Dreams Come True



If you're dreaming of a special vacation, but don't think you can afford it, join the club - the Vacation Club at the Credit Union, that is. Money experts agree that earmarking funds is one of the best ways to save. Make it easy by using payroll deduction or an automatic transfer to regularly add money to the account. What you don't see, you don't miss.

Even small amounts can add up. For example, once a week skip the latte, pack your lunch, and watch a movie at home instead of going out - that's easily \$25 a week, or a \$100 a month. Tucked away in your Vacation Club account for a year gives you \$1,200 to spend on your getaway. Before you know it, you'll have met your goal and be on your way.

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

## Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a Credit Union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the Credit Union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the Credit Union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the Credit Union, we'll work with you to put you in the driver's seat.

**Bring Us Your Auto Loan  
Second Chance Financing**

**Financed your vehicle somewhere else?  
We want you back. Give us a call.**

**If we can beat or match their rate,  
we'll give you \$100 to let us finance your loan.**



## Keep Your Savings Intact With A Share Secured Loan



You've worked hard to build up your savings account. So now, make your savings work for you. If you need emergency cash and don't want to raid your savings or use a high-interest rate credit card, it's time for a Share Secured Loan from the Credit Union. Here's how it works: You use your share savings as collateral for a loan. Because you have pledged your savings, you will receive a lower interest rate than on an unsecured loan, credit card, or cash advance. You'll get the cash you need for that unplanned expenditure - replacing the refrigerator or repairing your car - and your savings remain intact for your long-term goals - a vacation, college expenses, and retirement.

Once you've paid off the loan, keep a good thing going by adding the payment amount to your savings. Use automated transfer or payroll deduction to make saving painless. Contact the Credit Union and ask about a Share Secured Loan today.



July 3 & 4, 2017

September 4, 2017

October 9 & 10, 2017

Independence Day

Labor Day

Fall Break



### Business Hours Both Offices

**Monday – Friday**

**8:00 a.m. – 4:30 p.m.**

### Chickamauga Office - AEC

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