

Holiday Closing
MEMORIAL DAY
REMEMBER AND HONOR
 May 28

You Can Now Win \$25.00 

Look for your hidden account number to win a \$25.00 deposit. There are two account numbers in the text of each CESFCU Update. If you find your hidden account number, call us by April 30 to claim your deposit. There were no lucky winners last quarter.

Mission Statement

Cooperative Extension Service Federal Credit Union is a member-owned financial institution, dedicated to providing its members with courteous, efficient and professional financial services while maintaining the highest ethical standards.

REMINDER: Due to regulations, there is a limit of only six electronic withdrawals from your share/savings account per month. If you have any questions, please contact our office.

Research the latest new car prices, deals, used car values, specs and more. CESFCU loans NADA Clean Trade-In Value on used vehicles. <http://www.nadaguides.com/>



FIRST QUARTER DIVIDEND

The board of directors has declared a dividend of .25 percent with an APY of .25 percent on the average balance of shares for the first quarter of 2019.

STATISTICS As of February 28, 2019

Assets	\$4,721,529.62
Loans	\$2,826,543.46
Shares.....	\$3,394,486.00
Members	903

Keep Your Share Accounts Active

An account remains or becomes activated by “member-initiated” activity. Earning dividends or having fees assessed is not member initiated. A member can call or email CESFCU and ask that CESFCU update the accounts.

Do one of the following each year to avoid the \$15 quarterly inactive fee:



- Have a minimum balance of \$200 in your account.
- Have a current loan with the credit union.
- Have a credit card issued through the credit union.
- Make a deposit.
- Make a withdrawal.
- If you have multiple accounts, make a transfer between accounts.
- Call or email the credit union and ask that your account be updated.

An inactive account fee of \$15 will be charged four times a year in the months of February, May, August and November.

Direct Deposit

Did you know it’s possible to have your tax refund, Social Security benefits, child support payments and many other direct deposit payments deposited into your CESFCU savings account? Direct deposit is processed via the Automated Clearing House (ACH). To create an ACH credit entry for your account, the paying entity will *5086* need CESFCU’s routing and transit number and your savings account number. It’s also very important that they set the account type as **savings** to post to your account correctly.

Contact the credit union to verify your account number and our routing and transit number.

Please note: CESFCU can receive ACH payments, however, we cannot initiate them on behalf of our members.

Does CESFCU Have Your Current Address, Phone Number(s) and Email?

Please keep the credit union updated on your new address and current home, cell and work phone numbers. Failure to do so could result in a \$3 Returned Statement Fee.

Please note, we do not accept the yellow sticker placed by the post office. To help avoid identity theft on your account, we need you to complete and sign an Address Change Form or send us an email at kwiedower@uaex.edu. Our examiners require us to have something in writing so we cannot accept a verbal change of address.

Fee Schedule

CREDIT UNION FEES

Membership fee	\$10.00
Return check fee	\$25.00
(Returned item written by a member on another financial institution)	
ACH return	\$25.00
(Insufficient funds for draft through the automated clearinghouse)	
Outgoing wire	\$15.00
Western Union wire	\$15.00
Excessive withdrawal fee	\$5.00
(Fee charged after six withdrawals per quarter from shares)	
Returned statement fee	\$3.00
Stop payment fee	\$30.00
Loan application fee	\$25.00
Inactive account fee	\$15.00
(Charged quarterly)	

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

Buy a New Car

Whether you are buying or leasing a new car, consider these tips to get the best deal and avoid problems:

- Compare car makes and models. Visit the websites of car manufacturers to review the models that interest you.
- Research the dealer's price (or wholesale price) for the car and options. This price can help you negotiate the final price.
- Learn if the manufacturer offers rebates that will lower the cost.
- Read car advertisements closely. Ads may overpromise on the deals or only apply to a small group of buyers.
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Research financing options. Be mindful of "loan packing" where a lender presses you to add features and services to your car to increase the amount of your loan.
- Avoid low-value extras such as credit insurance, auto club memberships, extended warranties; rust proofing, and upholstery finishes.
- Get estimates for how much your auto insurance would cost for each model you are considering.



Buy a Used Car

Consider these factors if you are buying a used car from a dealership.

- Contact your state or local consumer protection office to learn your rights when buying a used car.
- Find out from your state motor vehicle department what paperwork you will need to register a vehicle.
- Check prices of similar models with used car guides that you can find online or at your local library.
- Research the vehicle's history. Use the vehicle information number (VIN) to research past owners, use and maintenance. Find out if the car has been damaged in a flood or crash, had its odometer rolled back or been labeled a "lemon."
- Research the car's title history with your state motor vehicle department.
- Find out if the car has any recalls, investigations or complaints on a searchable online database.
- Verify that mileage disclosures match the car's odometer reading.
- Check with the manufacturer to verify if the manufacturer's warranty is still in effect.
- Get the seller's return policy in writing and read it.
- Have the car inspected by your mechanic. The mechanic should check the vehicle's frame, tires, air bags and undercarriage, as well as the engine.
- Examine dealer documents carefully. Make sure you are buying – not leasing – the vehicle. Leases use terms such as "balloon payment" and "base mileage" disclosures.

Buying a Car From a Private Owner

You may choose to buy a car directly from an individual, instead of a dealer. The purchase price is often lower and easier to negotiate if you buy a car from a private owner. You should still take the same steps as if you bought the car from a dealership. There are more factors to consider if you buy from a private owner.

A private owner sells the car "as is." If the car has defects when you buy it, the seller isn't required to repair them before you purchase it. Also, federal protections *358* and rules, such as FTC's Buyer's Guide don't apply. If the seller is fraudulent, you can't complain to your local consumer protection office about them.

If you choose to purchase a car from a private seller:

- Ask to get service records from the owner.
- Verify that the seller actually owns the car and that the title and registration are in their name.
- Verify that there are no liens against the car, or if it is still under a finance agreement.
- Contact the manufacturer to determine if the manufacturer warranty or other warranty protection transfer to you.
- Meet the seller in a public place or busy area, especially if the seller is a someone you don't know.

Source: USA.Gov

2019 Discount Tickets Are Here!



	One Day	Two Day
Silver Dollar City		
Adult (12 & up)	\$57.80	\$62.80
Child (4 to 11)	\$49.30	\$54.30

	One Day	Two Day
White Water		
Adult (12 & up)	\$38.25	\$43.25
Child (4 to 11)	\$25.00	\$30.00

Children ages 3 and under are admitted free.

Silver Dollar City and White Water Park Three Day Splash & Play

Adult (12 & up)	\$82.45
Child (4 to 11)	\$62.05

Children ages 3 and under are admitted free.



Showboat Branson Belle Show, Cruise and Meal

Adult (12 & up)	\$47.60
Child (4 to 11)	\$29.00

Children ages 3 and under are admitted free but require a reserved seat.

Showboat Branson Belle Captain's Club Upgrade

Adult (12 & up)	\$72.60
Child (4 to 11)	\$44.00

Children ages 3 and under are admitted free but require a reserved seat.

Upgrade your One Day Pass to a Season Pass at the gate for an additional \$53.74.



To purchase Magic Springs tickets, go to our website CESFCU.org.

Find us on 

<https://www.facebook.com/CESFCU/>

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