



**Holiday Closings**

**Thanksgiving** Nov. 22-23, 2018

**Christmas** Dec. 24, 2018 - Jan. 1, 2019



## Celebrate 70th Anniversary of International Credit Union Day

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "people-not-profit" philosophy. This year's theme emphasizes the credit \*8517\* union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and six continents.

Join us in celebrating ICU Day on October 18!

**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 October 31 to claim your deposit. There was one lucky winner 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.

## Holiday Loans – Borrow up \$2,400



The holidays should be the happiest time of the year, but are budget concerns stressing you out? Whether it's holiday gift giving, a holiday event or travel expenses to a relative's house, CESFCU can help with our Holiday Loan!

For a limited time, qualifying members may borrow up to \$2,400 for 24 months with rates as low as 10% APR.\* While you are taking care of this year's holiday expenses with a convenient CESFCU Holiday Loan, why not prepare for next year's holiday season by opening a Christmas Club account this year? Regular deposits into your Christmas Club account, even small ones, accumulate into funds that can be used just in time for next year's holiday expenses.

\*APR = Annual Percentage Rate. Interest rate and approval are based on your TransUnion credit score/report, application and your Debt-to-Income Ratio. Rates and loan specials are subject to change without notice.

### THIRD 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 third quarter of 2018.

### STATISTICS As of August 31, 2018

Assets .....	\$4,983,631.52
Loans .....	\$3,100,686.19
Shares.....	\$3,663,543.33
Members .....	913

### Auto Loans New, Used and Refinanced!

When it comes to auto loans, we want our members to get an excellent deal. Contact us before you purchase your next auto. We provide low rates and great service! Check out our website <https://cesfcu.org> for our current rates and auto loan specials.

## Asked to Pay by Gift Card? Don't

Has someone asked you to go get a gift card to pay for something? Lots of people have told us they've been asked to pay with gift cards – by a caller claiming to be with the IRS, or tech support, or a so-called family member in need. If you've gotten a call like this, you know that the caller will then demand the gift card numbers and PIN. And, poof, your money is gone.

Scammers are good at convincing people there really is an emergency, so lots of people have made the trip to the Walmart or Target or CVS to buy gift cards to send these callers. And scammers love gift cards – it's one of their favorite ways to get your money. These cards are like giving cash – and nearly untraceable, unless you act almost immediately.

So here's the most important thing for you to know: anyone who demands payment by gift card is always, always, always a scammer. Try this gift card buying exercise out at home – especially when anyone asks you to pay with a gift card:



**Q:** Should I buy an iTunes, Google Play, Steam, Kroger, Walgreens, BestBuy, Amazon, CVS, Rite Aid or ANY OTHER gift card for someone who demands payment? For any reason?

**A:** No.

Gift cards are for gifts, not payments. If you've bought a gift card and lost money to someone who might be a scammer, tell the company who issued the card. (The contact info might be on the card, but might require some research.) Call or email iTunes or Amazon or whoever it was. Tell them their card was used in a scam. If you act quickly enough, they might be able to get your money back. But – either way – it's important that they know what happened to you. And then please tell the FTC about your loss. Your report helps us try to shut the scammers down.

<https://www.ftc.gov/complaint>

*Jennifer Leach, Assistant Director  
Division of Consumer and Business  
Education, Federal Trade Commission*

## 2018 Discount Tickets



	One Day	Two Day
<b>Silver Dollar City</b>		
Adult (12 & up)	\$55.25	\$60.25
Child (4 to 11)	\$45.90	\$50.90

### Showboat Branson Belle Show, Cruise and Meal

Adult (12 & up)	\$46.75
Child (4 to 11)	\$28.00

### Showboat Branson Belle Captain's Club Upgrade

Adult (12 & up)	\$66.75
Child (4 to 11)	\$38.00

Children ages 3 and under are admitted free to Silver Dollar City, Whitewater and the Showboat Branson Belle.

**NEED TO KNOW:** Due to Coast Guard regulations all passengers aboard the Showboat Branson Belle must have a ticket, even if they are 3 and under and receive a free ticket. If a group shows up with an unticketed passenger, even if it is a child who is free, and the boat is at capacity, we will not be able to accommodate the group on that sailing.

If you decide you want to come back later in the season, upgrade your One Day Pass to a Season Pass at the gate before you leave for \$51.59!

## Fee Schedule

### CREDIT UNION FEES

Membership fee	.....	\$.1.00
Return check fee (Returned item written by a member on another financial institution)	.....	\$.25.00
ACH return (Insufficient funds for draft through the automated clearinghouse)	.....	\$.25.00
Outgoing wire	.....	\$.15.00
Western Union wire	.....	\$.15.00
Excessive withdrawal fee (Fee charged after six withdrawals per quarter from shares)	.....	\$.5.00
Returned statement fee	.....	\$.3.00
Stop payment fee	.....	\$.30.00
Loan application fee	.....	\$.25.00
Inactive account fee (Charged quarterly)	.....	\$.15.00

### ADDRESS AND PHONES

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Little Rock, AR 72204  
(501) 671-2037 • (501) 671-2038  
FAX: (501) 671-2306  
[www.CESFCU.org](http://www.CESFCU.org)

### BOARD OF DIRECTORS

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<http://www.nadaguides.com/>

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