

CESFCU UPDATE

Vol. 31, No. 3

Quarterly Publication for Members of the Cooperative Extension Service Federal Credit Union

July 2017

Holiday Closing



HAPPY LABOR DAY

Sept. 4, 2017

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 July 31 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.

Before shopping for a new or used vehicle, contact the Credit Union about our loan specials.

SECOND 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 second quarter of 2017.

STATISTICS As of May 31, 2017

Assets	\$5,307,703.82
Loans	\$3,020,769.03
Shares.....	\$4,025,899.75
Members	1,198

Bring Us Your Auto Loan... We'll Pay You!

Purchase or Refinance	Cash Back
\$10,000 - \$19,999	\$50
\$20,000 - \$29,999	\$75
\$30,000 and up	\$100

Call Today For More Information
501-671-2037

Are you looking to purchase a new or used auto or refinance your current one? You may qualify for our low rate of 2.95% APR* on new autos or 3.50% APR* on used.

- => Deal locally
- => Competitive rates
- => **NO PAYMENTS for up to 90 days!** (Interest continues to accrue during deferral period.)
- => Convenient payroll deduction

*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.



IMPORTANT: An inactive fee will be charged as follows starting on August 1, 2017.

Please ensure that your account remains active to avoid an inactive fee. An inactive account is defined as a share account that:

1. Has less than \$200.00 and has no loans or a credit card.
2. Has had less than \$200.00 for a period of twelve (12) months with no activity.

An inactive account fee of \$15.00 will be charged four times a year in the months of February, May, August and November.

Update Your Address to Avoid Return Statement Fee

Avoid the \$3.00 return statement fee. Make sure you update your address with the Credit Union upon moving. An address change form is available on our website: www.cesfcu.org. Remember, if you do a change of address with the U.S. Postal Service, first class mail will only be forwarded to you for 12 months. *97* **We cannot use a "forwarding order expired" label from the post office to update your address.** Also, if you work in the Little Rock State Office, most likely that is the address we have on file for you. If you leave employment with the Cooperative Extension Service, please use our address change form to update your account.

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.



Use Direct Deposit to Boost Savings

Want to start saving more money? Try direct deposit.

You don't have to be an employee of the Cooperative Extension Service to have money directly deposited into your Credit Union savings account. Most employers who offer direct deposit allow you to make deposits to more than one financial institution.


Direct deposit is the easy, worry-free way to have electronic deposits. Some of our members also have their Social Security payments and tax refunds deposited into their Credit Union savings account.

To set it up, you will need to provide your employer with your Credit Union savings account number, Credit Union routing number and account type. It's important that the account type is coded as savings.

Call us today and we *5060* will make sure you have the information you need. If you are an employee of the Cooperative Extension Service, please complete the Credit Union Payroll Card – Finance 225.

Give it a try and start saving more money today!

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/>



Find us on  <https://www.facebook.com/CESFCU/>

GoToMyCard Mobile Manage your CESFCU VISA account anytime, anywhere.

Securely manage your account from the convenience of your mobile device. Our new mobile site is a streamlined version of GoToMyCard.com – featuring many key management functions. Accessing GoToMyCard mobile is easy. Simply launch your mobile browser and visit gotomycard.com. Send a link to your home screen on your phone.



Use your current GoToMyCard user name and password to:

- **See account summary.** Get a quick overview of your account.
- **View recent activity.** Check up on recent account activity.
- **Make a payment.** Pay your bill, just as you would at GoToMyCard.com.
- **Contact customer service.** Securely e-mail customer service with your questions.
- **Set a travel notification.**
- **File a transaction dispute.**
- **Manage your profile.**
- **Set up e-statements.**

Fee Schedule

CREDIT UNION FEES	
Membership fee	.....\$1.00
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)

2017 Discount Tickets Are Here!



Silver Dollar City

One-Day Adult	.....\$52.70
One-Day Child	.....\$43.35
Two-Day Adult	.....\$57.70
Two-Day Child	.....\$48.35

White Water

One-Day Adult	.....\$35.70
One-Day Child	.....\$20.00
Two-Day Adult	.....\$40.70
Two-Day Child	.....\$25.00

Children ages 3 and under are admitted free.

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

Adult	.....\$73.95
Child	.....\$53.55

Children ages 3 and under are admitted free.



Showboat Branson Belle Show, Cruise and Meal

Adult	.....\$45.05
Child	.....\$27.00

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

Showboat Branson Belle Captain's Club Upgrade

Adult	.....\$65.05
Child	.....\$37.00

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

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

ADDRESS AND PHONES

Mailing Address: 2301 S. University
Little Rock, AR 72204
(501) 671-2037 • (501) 671-2038
FAX: (501) 671-2306
www.CESFCU.org

BOARD OF DIRECTORS

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