



CU in the CS News



Summer
2019



It's a Family Affair

Did you know that your immediate family members can also become members of the Credit Union?

Immediate family members include grandparents, parents, spouse, siblings, children, grandchildren, adopted children, stepparents, stepchildren, and stepsiblings.

As family members join the Credit Union, our membership expands, and more family members become eligible to join. **Just like a family tree, our membership keeps growing!**

Share the benefits of becoming a Credit Union member with all of your family today. **Remember, it's a family affair!**

Go online and see all the benefits of being a Credit Union member at www.csnccreditunion.org, explore the "CS Credit Union" mobile app, or call the Credit Union today.

1% CASH BACK ON YOUR NEXT AUTO LOAN – PURCHASE OR REFINANCE



Up to \$500!
And you won't
have to make your
first payment for
60 days!

Visit www.csnccreditunion.org or contact the loan department today!

Offer valid only on new money vehicle loans or refinances from another financial institution. Only new money is valid for the 1% cash back. Existing Credit Union loans are excluded from this promotion. Cash back incentive will be deposited into your Credit Union savings account within thirty (30) business days of the loan funding. Loan must remain at Credit Union for a minimum of 180 days, or rebate amount will be added to the loan upon payoff. No other offers/discounts apply, including rate discounts. Minimum loan amount of \$5,000 is required. Maximum cash back of \$500 per financed loan. Interest will accrue during 60-day no payment. Credit Union reserves the right to amend, suspend, or discontinue offer at any time. Terms and conditions are subject to change without notice. You may receive a 1099-MISC at year end for tax purposes.

Five Car Shopping Tips

- 1. Do your homework:** Zero in on the type of car you think you'll buy before you start shopping. To help narrow the field, ask important questions like: What size vehicle do I need? What features are essential? How much can I spend?
- 2. Be willing to walk away:** If a deal sounds too good to be true, it likely is. Don't be caught in a pressure situation to buy. Always be willing to walk away from a deal that has you asking questions.
- 3. Have used cars checked out thoroughly:** If you are interested in a used car, have the vehicle checked by a diagnostic mechanic. Take the vehicle for a test drive and stop by your favorite mechanic.
- 4. Have your finances in order:** When you are close to making a purchase, contact CS Credit Union before you ever visit the car lot! We have great rates and can work with you to get preapproved so you know what you can afford before you shop.
- 5. Do your research:** Most dealers list inventories of new and used units online, along with the VINs, making it much easier to arrive at a car's value. Request a CARFAX® report for all used vehicle purchases.

College Students Are Ideal Victims for Identity Theft



When you think of someone who might have their identity stolen, the last person you envision is yourself or one of your peers.

But that's exactly whom identity thieves target. College students are among the most vulnerable targets. With nearly 700,000 new victims each year, you can bet you're a target. These simple steps could save you from becoming a victim of ID theft:

- Shred all credit card offers.
- Shred all pre-printed checks that come with your credit card statements that you aren't planning to use.

- Monitor your credit card, credit union/bank and investment statements closely. Use these to balance your checkbook and reconcile your credit card statement. If you notice strange or suspicious charges, contact your financial institution or credit card company immediately.
- Don't leave mail or personal financial records lying around your apartment or dorm room.
- Keep your Social Security number as private as possible. Request a randomly generated student ID number instead.

BOARD OF DIRECTORS

- **Dale Sherrill** - Chairperson
- **Bob Ferber**
- **Jean Gay** - Vice Chairperson
- **Tony Dale**
- **Rose Sipe** - Secretary/Treasurer
- **Alex Meyer**
- **Smitty Drum**

ANNUAL MEETING ELECTION RESULTS

At our last annual meeting, we announced the results of the election for three spots on the Board of Directors. The Board establishes policies and is responsible for the general direction and control of the affairs of the Credit Union. We would like to congratulate **Rose Sipe, Tony Dale and Alex Meyer**, and we know they will serve the Credit Union well over their three-year term.

CONTACT



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PO Box 199 is no longer a valid address. Do not mail anything to the old PO Box address.