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The Teller

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Power Outages can happen at any time, making your modern-day electronics and critical home systems useless.

A permanently installed home backup generator protects your home automatically. It runs on natural gas or liquid propane fuel, and sits outside just like a central air conditioning unit. A home backup generator delivers power directly to your home's electrical system, backing up your entire home or just the most essential items.

As a homeowner, buying a generator could spare you financial losses, like food spoilage, when power outages strike. Also, if you work from home, a standby generator is a solid investment, as it ensures you won't suffer a loss of income due to circumstances outside your control.

Portable generators are much less expensive than standby generators - you can usually buy one for anywhere between $500 and $2,000. But keep in mind that you won't get the same capacity to power your home or business as you will with a standby unit. You will, however, manage to power a few lights, a TV, a refrigerator, a septic pump, and maybe a water heater. Keep in mind, that you need to fuel a portable generator with gasoline to keep it running. You'll want to always make sure yours is properly ventilated to avoid carbon monoxide poisoning.

The credit union is known for giving our members a second chance. Now, we're asking our members to return the love by giving us a second chance to finance their new automobile.

The start of COVID-19 was an uncertain time for us all. It was scary, and no one knew exactly what was happening, how long it would last, or to what end it would have. During those first couple of months the credit union was having to turn away valued borrowers. **Now, that the clouds have lifted we want your business back.**

If you have financed a 2020 or 2021 automobile someplace other than our credit union, and you still owe $10,000 on the loan, with 20,000 miles or less on the auto, will re-finance that loan for you using our new auto rates and terms. **That means you'll be financing a lesser amount than you originally financed, which means a smaller monthly payment for you!** Your new auto rate and term will be based on your FICO score, so we will have to pull your credit report if it's been longer than three months since the last time we looked at it.

So, you think you already have a good rate and it's not worth moving the loan? We'll, how about this, **we'll pay you $250 once the loan is funded.** That's $250 of the credit union's money in your pocket, interest free!

Still not enough? Boy, you drive a hard bargain. Alright, you WIN! We'll finance 125% of retail value. That's 25% over the book value for your auto! Sure, it'll make your monthly payment a little higher, but you will have **cash in your pocket** at the same low interest rate you're paying on your auto loan!

Google co-op ATM's to find surcharge free ATM's in your area

https://co-opcreditunions.org/locator/?ref=co-opatm.org&sc=1

Get It Done

Mower/Tractor Loans start as low as 4.75% for 60 months. Longer terms available.

Get Cookin'

New appliances loans. Finance 100% of invoice, for 48 months, with rates starting as low as 3.75%.

Get Dirty

ATV Loans start as low as 3.75% for new, and used. Finance 100% of invoice.

Congratulations!

Jamie Orgeron became Mrs. Jamie Ghanem on May 20, 2021. We give them our very best wishes.

Documents Available to Members:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

1) balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement
2) a summary of the most recent annual audit completed in accordance with 91.516 of this chapter relating to Audits and Verifications.
3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
4) Internal Revenue Service Form 990

Credit Union 2021 Holiday Schedule

New Years Day - Friday, January 1, 2021
Martin Luther King Day - Monday, January 18, 2021
Good Friday - Friday, April 2, 2021
Memorial Day - Monday, May 31, 2021
July 4th - Monday, July 5, 2021
Labor Day - Monday, September 6, 2021
Columbus Day - Monday, October 11, 2021
Veterans Day - Thursday, November 11, 2021
Thanksgiving - Thursday, November 25, 2021
Thanksgiving - Friday, November 26, 2021
Christmas Eve - Thursday, December 23, 2021
Christmas Day - Friday, December 24, 2021
GL End of Year - Thursday, December 30, 2021
New Years Eve- Friday, December 31, 2021

NEW & USED RV LOAN
RATE STARTING AS LOW AS 4% AND UP TO 120 MONTHS FINANCING

NEW BOATS, MOTORS, JET SKIS & TRAILERS
AS LOW AS 3.5% AND UP TO 72 MONTHS FINANCING

USED BOATS, MOTORS, JET SKIS & TRAILERS
AS LOW AS 4% AND UP TO 72 MONTHS FINANCING

ATV, GOLF CARTS, DIRT BIKES W/TRAILER
START AS LOW AS 4%

3rd Quarter Dividend Rates
All Regular Share accounts and Club Accounts earned .10% this Quarter. Checking Accounts and Money Market Checking Accounts earned .05%