

# NEWS CHECK

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**J**oin us on Thursday, October 20th to celebrate the spirit of credit unions.

International Credit Union Day is Thursday, October 20, 2005. It is a time to celebrate what's so special about credit unions. This year's theme, "Credit Unions: Members Make it Happen," is a reminder of how member ownership is a key factor in the success of credit unions around the world. Without the active participation of members like you, credit unions would not enjoy their continued growth and prosperity. When members join together, everyone benefits because any profits are returned in the form of higher rates on savings, lower rates on loans, and improved services. First marked in 1948, International Credit Union Day is celebrated all over the world on the third Thursday of October. It's a chance for credit union members everywhere to reflect on their cooperative history and heritage and to promote the credit union idea.

Stop by October 20th and celebrate this year's International Credit Union Day. Refreshments will be served between 10:00 AM and 3:00 PM

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Since 1935  
"An institution designed for members helping members"

## **BITTEN BY THE CAR BUG? WE HAVE THE CURE**

If you've been bitten by the new car bug, the doctor is in. Call or stop by the credit union for the best-known cure for car fever - low-cost loan. Whether it's a new vehicle or it's new to you, we can prescribe the rate and term that's just right for you. Remember, although those special dealer financing offers promise relief, they often only apply to certain makes or models and are restricted to those with excellent credit. With a loan from the credit union, you can choose the vehicle that best matches your needs. At the credit union, we offer the best rate we possibly can to all creditworthy members. Make your first stop the credit union, and you'll be on the road to a fast recovery. We'll show you how pre-approval financing can put you in the driver's seat.



## **the LAST Word**

Talent  
is what you are blessed with.

Skill  
is how you take care of the gift.

**D***reams*  
 can come true  
 with a low-rate  
**Home Equity Loan**  
 from the Credit Union.

**AN INVITATION TO JOIN**

We want to thank you for letting us be your financial friend and would like you to invite your family members to join the Credit Union. Let them know that belonging to the Credit Union saves them more and costs less. Share with them the benefits of belonging:

- \* Great products and services.
- \* Competitive rates.
- \* Friendly and confidential service.
- \* Knowledgeable staff.

We value each and every member. And, we would like to share all of this with your family members. So, don't wait - invite them to join today and take advantage of the same benefits that you have with the Credit Union.

**HOLIDAY  
 LOANS**  
 Available at the Credit Union

 *Daylight Saving  
 Time Ends*  
 Sunday, October 30, 2005

**HOME MORTGAGE LOANS**  
 AVAILABLE AT YOUR CREDIT UNION.

**TIPS TO MAXIMIZE GAS MILEAGE**

As gas prices continue to rise, your credit union wants to help you maximize your transportation dollars. We offer some simple tips for getting the most miles from a fill-up, regardless of the type of vehicle you drive:

- \* Plan ahead - combine several short trips in order to minimize cold engine starts.
- \* Accelerate at a moderate pace.
- \* Monitor highway speed. Fuel economy suffers at speeds higher than 65 mph and drops significantly above 70 mph.
- \* Perform periodic tune-ups of your engine and regularly check and maintain proper tire pressure.
- \* Don't carry unnecessary loads. Excess weight reduces fuel economy.
- \* Minimize air conditioning use. When possible, close the windows and use the vents to bring in outside air.
- \* Anticipate stop signs, lights, and traffic. Slow-down and ease off the gas so you avoid stopping completely and then starting again from a dead stop. Getting the car moving from a dead stop takes more gasoline than maintaining the vehicle's momentum once it is moving.