

## Fastest Growing Credit Unions in Loan Growth

*Rory Rowland*

Saturday, June 6, 2015 | 11:15 a.m. – 12:15 p.m.



*FRESH*

Ideas to Reinvent and  
Reimagine the  
Future of Credit Unions

#mculace

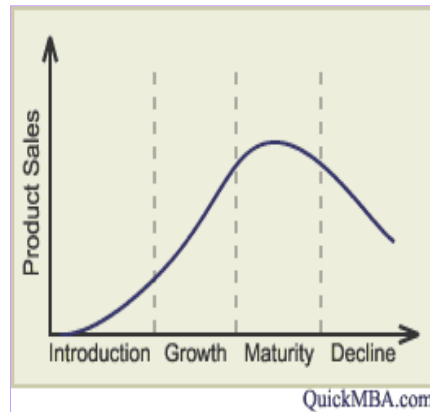
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## Course Objectives

1. Discover the strategies of the best CU's in growing New and Used Car Loans.
2. To reflect on the qualities that comprise excellent CU's.
3. To explore how excellent CU's develop their strategies and implementation pitfalls to avoid.
4. Develop a *network of connections* among your colleagues.
5. Have some ideas to do a report back at the CU!  
You are welcome!

## Credit Union Lifecycle



## Top 100 Lenders

Helping Credit Unions  
Serve, Grow and Remain Strong

### Recapture programs.

New World CU Pat Wagner, CEO

Do we have someone looking at the  
paid off loan report in our credit  
union?

[www.sertech.com](http://www.sertech.com)

## COMPETITOR'S MATCH

*"I matched an interest rate from another institution at Florida State University Credit Union and got the best service around."*

We know that as a member of Florida State University Credit Union you are used to getting the best value for your money. Only now, you think you've found a lower rate for your next vehicle at another financial institution or through the dealer? Think Again!

Bring us proof of the lower rate and we guarantee we'll not only match the rate but beat it by at least 1/2% APR or give you \$100.\*

Give us a chance to win your financial business. We provide great service and make financing easy and affordable.

Our loan process is quick and easy and most importantly, can save you money! Take advantage of the Competitors Match Program by calling 877-GO-FSU-CU.

## Top 100 Lenders

Helping Credit Unions  
Serve, Grow and Remain Strong

Top Beat the dealer.  
100 CUs use the 4 Ms

Closed end wording in our loan policies. Make your loan policy flexible, so that you can get more loans, not fewer loans.

Why not charge the same rate for new and used cars?

Simple, fast and easy. Is our lending process simple and easy? Can we make it easier? Can we make it simpler?

Debt ratios, are they accurate predictors of a member's ability to borrow, and pay back the loan with interest?

## Top 100 Lenders

Helping Credit Unions  
Serve, Grow and Remain Strong

Order takers. Learn how to say  
“Super Size” or “would you like  
fries with that burger?”

## Top 100 Lenders

Helping Credit Unions  
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Turn members into borrowers.  
Credit Bureau at time of opening.  
Membership/Loan Application

## 7 Strategies

Helping Credit Unions  
Serve, Grow and Remain Strong

Know your member  
Easy application  
Loan applications that work.  
Know your competitors

## Why is 0% happening?

Helping Credit Unions  
Serve, Grow and Remain Strong

We can Beat 0% financing.

## Build the e-relationship

Helping Credit Unions  
Serve, Grow and Remain Strong

Have systems that are simple  
for your best members.

Why verify income on an A and  
B member.

## Build the e-relationship

Helping Credit Unions  
Serve, Grow and Remain Strong

Master Loan Agreement  
Credit Bureau approval on step  
one.  
Integrate your systems.





## Build the e-relationship

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Serve, Grow and Remain Strong

Be ready before they are.




	A	B
1	Original Loan Amount	\$ 16,000
2	Current Loan Amount	\$ 15,000
3	Payment Amount	\$ 330
4	Original Term	62
5	Calculated Rate	9.81%
6	Calculated Total Interest	\$ 4,460
7	Calculated Payments Remaining	57
8	Calculated Interest Remaining	3,830
9		
10	Credit Union Rate	6.50%
11	Credit Union Payment	\$ 306
12	Monthly Payment Difference	\$ (24)
13	Credit Union Total Interest	\$ 2,478
14		
15	Credit Union Difference	\$ 1,352

## Top 10 CU in Used Cars Loans 0 -25 Million

Helping Credit Unions  
Serve, Grow and Remain Strong

CU_NUMBER	CU_NAME	fs220A 09.ACCT_370	fs220A 14.ACCT_370	CAGR
23094	PHILA GAS WORKS EMPLOYEES	8,870	717,185	140.74%
14469	YHA SOUTH UNIT	11,346	186,859	75.12%
22532	DELMAR O C F	2,941	46,292	73.54%
2822	LANCASTER PA FIREMEN	30,873	453,323	71.15%
68592	NCI COMMUNITY DEVELOPMENT	259,328	3,150,943	64.79%
63891	LATVIAN	99,699	1,104,506	61.77%
14682	WALLINGFORD MUNICIPAL	215,300	1,828,017	53.39%
2536	QUINNIPIAC VALLEY COMMUNITY	333,162	2,653,259	51.43%
65780	COGIC	5,808	45,448	50.90%
18454	EMP	69,096	528,894	50.24%
21503	READING	77,111	555,170	48.41%
2056	EMPLOYEES	93,001	658,092	47.90%
22398	BAYONNE HOSPITAL EMPLOYEES	17,663	121,594	47.09%
24769	DEVELOPMENT	46,791	319,772	46.87%
63759	NIAGARA DU PONT EMPLOYEES	524,304	3,558,137	46.67%
22220	MILLARD FILLMORE HOSPITAL	365,729	2,385,228	45.50%
62564	ST. JOSEPH PARISH	408,349	2,652,857	45.39%



### Quinnipiac Valley Community

FEDERAL CREDIT UNION

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#### LOAN PRODUCTS

QVFCU is a performance-based lender. This means your rate, dollar amount, and term may vary depending on your credit history. We feel that a member with an excellent credit rating deserves an excellent interest rate. On the other hand, we feel you should not be denied a loan based on some credit problems in the past.

[>>Download Loan Application](#)

##### Automobile Loans

Whether you are looking for a brand new car or a used one, we are the place to come to for that auto loan. Our rates are extremely competitive and our quick approval will have you in the driver's seat fast. Talk to us before going to the dealer, and let us show you how we can save you money over any dealer financing or incentives. Apply for your car loan before you go shopping, and shops knowing you are already pre-approved.

##### Home Equity Loans

Put the equity you have in your home to work for you. Our home equity loans are fixed rates and are available for 5, 10 and 15 year terms. We will lend up to 80% of the value of your appraisal, less your first mortgage balance. Use the money to pay off higher interest rate credit cards, purchase a new car, or pay for home improvement projects. In most cases, the interest you pay on this type of loan is tax deductible. No application fees. No closing fees. Quick approval. Close your loan right at the credit union office. A smart way to borrow money.

##### Share Secured Loans


Use your share savings or a share certificate with us as collateral on a share secured loan. This is the most inexpensive way to borrow money. We hold the funds as security for the loan. As the loan is paid down, we release the available funds for access should you need them. This is a great way for young people to establish a credit history, or for those members who have had some credit issues in the past, establish a good credit record going forward.


##### Personal Loans

Based on your personal guarantee, we can lend you from \$1,000 to \$10,000 for any productive purpose as the need may arise. Pick your repayment term for up to 60 months.

Top 10 CU in Used Car Loans 25 to 50 Million in Assets		Helping Credit Unions Serve, Grow and Remain Strong		
CU_NUMB	CU_NAME	fs220A 09.ACCT_370	fs220A 14.ACCT_370	CAGR
18327	MULTI-MEDIA	1,706,210	14,774,510	53.99%
22384	FLORENCE DUPONT EMPLOYEES	3,556,912	24,416,180	47.00%
9189	TOLEDO METRO	2,571,720	15,046,769	42.38%
65640	HEIGHTS AUTO WORKERS	495,518	2,622,460	39.55%
64850	CREDIT UNION ONE OF OKLAHOMA	2,352,536	10,607,361	35.15%
64706	STAR CHOICE	2,029,156	9,008,379	34.73%
61383	ADVANTAGE	1,308,155	5,750,173	34.46%
67881	COUNTY & MUNICIPAL EMPLOYEES	3,184,145	13,745,614	33.98%
67873	TCC	5,200,353	21,046,599	32.26%
66880	ENTERPRISE	1,528,796	5,785,675	30.50%
22241	LONG REACH	2,493,129	9,115,006	29.60%
475	INTEGRITY	2,023,942	7,391,921	29.57%
66062	FIRST CONNECTICUT	5,427,744	19,647,879	29.34%
24668	UNIVERSITY OF SOUTHERN MISSISSIPPI	2,558,903	9,079,588	28.83%
7921	RIVERVIEW COMMUNITY	1,315,663	4,657,238	28.76%
20974	B.O.N.D. COMMUNITY	718,218	2,332,664	26.57%
8915	ST. MICHAELS FALL RIVER	849,346	2,727,821	26.28%

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We cordially welcome you to the Florence DuPont Employees' Federal Credit Union family. We urge you to use your credit union to your full advantage. We are here for the service of our members.

Since our organization in 1976, Florence DuPont Employees' Federal Credit Union has expanded to provide a wide variety of financial services. We offer a variety of loans, savings accounts, IRAs and Share Certificates. Florence DuPont Employee's Federal Credit Union is a not-for-profit financial cooperative. Profits are returned to our members in the form of dividends on savings, low interest rates on loans and improved, expanded services. The credit union is owned by its members and governed by a member elected board of directors. Through sound management, innovative benefits and respect of our members, we have not lost sight of the reason we exist: Service to Our Members.

TM

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*Toledo Metro FCU introduces*

## Cash Back Rebates!

Refinance a new or used vehicle from another financial institution at Toledo Metro FCU and get cash back!



1

2

3

4

5

6

7

8

9

\*Refinance any new or used vehicle loan at Toledo Metro FCU (from another financial institution) and get a 1% rebate\* (up to \$100) for the amount refinanced. Current loans at Toledo Metro FCU do not qualify for this offer. The 1% rebate can be cash back or a payment credit for principal of the loan, which will be made at the time of loan closing. All promotions and rates are subject to change or end without notice.

### FEATURED RATES

New/Used Auto Loans as low as **2.24%** APR\*

### NEWS AND EVENTS

**Home Depot Data Breach**  
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TM

Helaine Credit Unions  
**Toledo Metro Federal Credit Union - Secure Loan Application**  
 1212 Adams St. Toledo, Ohio 43604  
 Phone: 419-242-4926 • Fax: 419-242-8550

TOLEDO METRO FEDERAL CREDIT UNION

Type Of Loan Applying For

New or Used Vehicle Loan

New or Used Boat Loan

Recreational Vehicle (Camper, ATV, Motorcycle, etc.)

Signature Loans

Home Loans

Other: \_\_\_\_\_

Purpose of loan : \_\_\_\_\_

Requested Amount : \$ \_\_\_\_\_ .00

Applicant Information

**Applicant's Name :** \_\_\_\_\_

TMFCU Member :  Yes  No  
( You will need to become a member for loan closure )

Account # : \_\_\_\_\_

Social Security # : \_\_\_\_\_

US Citizen :  Yes  No

Birthdate (MM/DD/YY) : \_\_\_\_\_

Please indicate your marital status if you are applying for joint credit, secured credit or if you live in a community property state:

Marital Status :  ▼

Email Address : \_\_\_\_\_

Number of Dependents : \_\_\_\_\_

Ages of Dependents : \_\_\_\_\_

Home Phone # : \_\_\_\_\_

Mobile Phone # : \_\_\_\_\_

Street Address : \_\_\_\_\_

City : \_\_\_\_\_ State : ▼

Zip # : \_\_\_\_\_

Current Address since : \_\_\_\_\_ (MM/YY)

**Joint Applicant's Name :** \_\_\_\_\_

TMFCU Member :  Yes  No  
( You will need to become a member for loan closure )

Account # : \_\_\_\_\_

Social Security # : \_\_\_\_\_

US Citizen :  Yes  No

Birthdate (MM/DD/YY) : \_\_\_\_\_

Please indicate your marital status if you are applying for joint credit, secured credit or if you live in a community property state:

Marital Status :  ▼

Email Address : \_\_\_\_\_

Number of Dependents : \_\_\_\_\_

Ages of Dependents : \_\_\_\_\_

Home Phone # : \_\_\_\_\_

Mobile Phone # : \_\_\_\_\_

Street Address : \_\_\_\_\_

City : \_\_\_\_\_ State : ▼

Zip # : \_\_\_\_\_

Current Address since : \_\_\_\_\_ (MM/YY)





## Top 10 CU in Used Car Loans 50 – 150 Million in Assets

Helping Credit Unions  
Serve, Grow and Remain Strong

CU_NUMBER	CU_NAME	fs220A 09.ACCT_370	fs220A 14.ACCT_370	CAGR
11057	FIRST FAMILY	282,010	32,687,335	158.72%
61184	COMMUNITY ALLIANCE	3,949,639	38,562,468	57.73%
4271	CHIEF FINANCIAL	7,947,633	55,121,510	47.30%
67951	ALDENVILLE	2,800,334	18,746,205	46.27%
68057	GRAFTON SUBURBAN	2,486,182	15,101,420	43.45%
24384	NIZARI PROGRESSIVE	1,108,585	6,541,317	42.62%
4900	COOPERATIVE CENTER	2,053,334	11,952,056	42.23%
67789	EMPLOYEE RESOURCES	5,599,260	26,271,806	36.23%
68304	LOWER VALLEY	9,628,081	44,590,249	35.88%
63262	BAY	2,605,906	11,293,452	34.08%
13334	TRIANGLE	3,497,029	14,975,038	33.76%
2742	PENN EAST	5,978,740	24,541,662	32.64%
68481	CINCO FAMILY FINANCIAL CENTER	2,314,870	9,471,291	32.55%
5	FIRST CASTLE	7,700,286	31,291,599	32.37%
68587	ASSOCIATED SCHOOL EMPLOYEES	3,041,468	11,665,034	30.85%
18623	CALCOM	2,951,311	10,979,121	30.05%
65912	NORTHWEST GEORGIA	5,318,914	19,697,159	29.93%
67875	HOLYOKE	3,936,712	14,374,519	29.57%
61135	SPACE CITY	5,517,150	19,621,899	28.89%
24404	CAROLINA COLLEGIATE	5,937,178	20,840,512	28.55%
1104	GREAT FALLS TEACHERS	6,407,714	22,062,438	28.05%
12858	TEXAS TECH	5,922,354	20,272,324	27.90%

Monday, April 06, 2015

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**Rates**

Rates are based on "A" credit scores. See Pricing Schedule below to calculate additional rates and Loan to Value (LTV) requirements. Rates are effective as of February 1, 2014.

**Notes:**

- Promotional rates do not apply to Indirect Dealer Program.
- No other credit union discounts will apply during this promotion period.

**Contact Us!**

Fill out the information below and we will contact you about our loans and rates.

Name\*

Phone Number\*


Email\*


Loan Type\*

Location\*


**AUTOMOBILE**

Year	APR as low as*





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**Home Banking!**

Login ID:

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**Note: We'll NEVER contact you via text message!**  
Don't respond to text messages that appear to come from ERCU



→ It's time to take ACTION!


**News!**  
4/6/2015

**Audio Banking**  
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Spring 2015

Top 10 CU in Used Car Loans 150 - 500 Million in Assets		Helping Credit Unions Serve, Grow and Remain Strong		
CU_NUMBER	CU_NAME	fs220A 09.ACCT_370	fs220A 14.ACCT_370	CAGR
65595	MICHIGAN SERVICES	1,261,526	86,986,811	133.19%
61637	NEW SALEM	1,823,802	63,345,772	103.30%
64972	PEGASUS	7,486,471	104,456,187	69.41%
24029	LEDGE LIGHT	3,252,574	43,600,614	68.06%
9508	YORK COUNTY	3,685,936	28,381,769	50.42%
619	LAFAYETTE	2,591,361	18,184,822	47.65%
62750	FIRST JERSEY	4,811,315	30,284,998	44.48%
18710	GARDEN SAVINGS	12,854,686	70,466,578	40.53%
62141	TEAM ONE	11,592,446	60,343,375	39.09%
16218	XCEL	7,843,633	40,571,908	38.91%
4968	INOVA	23,466,497	117,198,921	37.94%
63261	ROCKY MOUNTAIN	5,133,977	25,521,091	37.81%
19116	GREENVILLE	3,864,940	18,617,510	36.95%
67347	BRIGHTSTAR	25,323,673	119,239,181	36.33%
97086	ARGONNE	3,711,666	17,211,209	35.91%
9292	CONSOLIDATED	4,655,798	20,640,545	34.69%
19269	OCEANSIDE CHRISTOPHER	2,813,457	12,275,883	34.26%
1438	LONG BEACH CITY EMPLOYEES	796,170	3,422,538	33.87%
67841	CITY OF BOSTON	1,407,766	6,017,155	33.71%
62340	GRAND VALLEY CO-OP	9,263,020	37,053,279	31.95%
861	MCGRAW HILL	6,518,612	25,996,362	31.87%

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Auto Loans as low as

1.70%<sup>APR\*</sup>

apply now >

Mortgages 30 year - as low as

3.75%<sup>APR\*</sup>

apply now >

Mortgages 15 year - as low as

3.00%<sup>APR\*</sup>

apply now >

CDs 3 yr. - \$2000 minimum

1.00%<sup>APY\*</sup>

apply now >

CDs 5 yr. - \$2000 minimum

1.65%<sup>APY\*</sup>

apply now >

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## AUTO LOANS

Are you in the market for a new vehicle? Pegasus Community Credit Union is here to help! We finance new and used vehicles and can offer pre-approval to our members. Stuck with a high-interest auto loan at another institution? Ask us about our re-financing options! With our low cost loans, we can offer financing options that will put you on the road to financial success.

Loan Amount	Term*	Rate (APR)**
\$10,000 and over	63 Months	1.70%
\$15,000 and over	72 Months	2.20%
\$25,000 and over	84 Months	3.45%


[apply now >](#)

Ready to finance your vehicle? [Apply online from the comfort of your home](#), or [stop by a branch office today!](#)

Questions? Call 800.352.4614

\* If GAP Insurance or Credit Life/Disability is purchased, add 3 months to 63 & 72 month terms. If an additional Auto Backup Product is purchased, add additional 3 months for a maximum 69 and 78 month terms (84 month term not applicable).


\*\* APR = Annual Percentage Rate. Rates and terms are subject to creditworthiness of applicant and are subject to change without notice. Lowest rate shown has discount applied for auto payment (0.25%) and purchasing any additional auto mechanical protection product (0.25%) and LTV at 90% or below. Vehicles with mileage over 90,000, add 2.00% to the rate.



Drive Away Happy!

Helping Credit Unions  
Serve, Grow and Remain Strong

## AUTO LEASES



If an auto loan is not for you, you now have another option! Pegasus CCU is now teamed up with FairLease to offer our members great leasing benefits! Talk to one of our Pegasus team members to find out if a loan or lease is best for you.

### Why Auto Lease with FairLease?

- **No Cash Down Required at Signing:** Zero down-payment and zero security deposit (\*with approved credit). You can even delay that first payment up to 60 days!
- **Lower Monthly Payment:** Lease payments are typically 30% to 40% less on a lease than a loan with great lease deals in Dallas and the entire DFW Metroplex!
- **Mileage for Leasing vs. Buying:** Most leases you hear advertised allow 12k miles per year or less, but with FairLease you can customize your lease to fit up to 30k miles per year.
- **Depreciation Risk Factors vs. Buying:** With auto leasing there is no depreciation risk. You don't have to worry about being "upside down". At the end of your lease, you can turn in the car and get something new. If you have built up any equity in the leased vehicle, you will receive a check.
- **More Car for the Money:** Because lease payments are lower than loan payments, you can afford to get more car for the money. This allows you to have a new car more often, to upgrade when your needs change, and to take advantage of the newest safety and convenience features.
- **Expense or Investment:** A car purchase is an expense. A vehicle is one of the most rapidly depreciating assets in the market today. Consider leasing it instead and let someone else deal with the depreciation.

Questions? Give FairLease a call at 214-818-FAIR to speak with a Lease Expert.



**INOVA**  
FEDERAL CREDIT UNION

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rate and terms to fit

*Your interest rates are the lowest I've seen anywhere, and your service is phenomenal, thank you—it's been a pleasure working with you!*



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 -Keith Little Falls, MN  
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- [Low rates](#)
- Quick and easy application – call 1-800-826-5465
- Flexible terms
- Fast approval time
- Pre-approvals – have your financing approved before you shop!

## Lot Acquisition Loans Recommend 0

Acquiring a lot for your dream home is a phone call away!

If you are thinking of building a new home and need a place to finance the property, your credit union can help. We offer lot acquisition loans with easy terms and low fees to assist you in reaching your dream!

### REQUIREMENTS:

- You must be credit union member.
- Your lot must be approved residential zoning.
- You must purchase your land with the intention to build a home, or combine the land with your existing home.

### BENEFITS TO YOU :

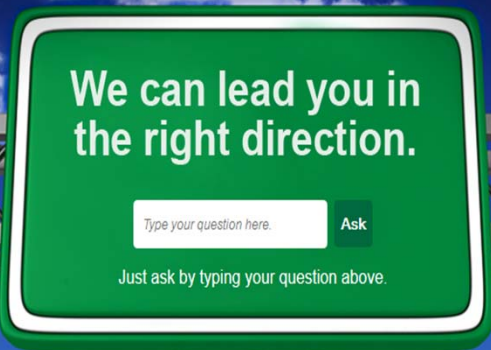
- Your credit union will loan up to 80% of the purchase price or appraised value (whichever is less).
- You are able to take time to pay off your lot, which could serve as your down payment when you are ready to build! Our lot loans come with a maximum term of 5 years, or a 5-year balloon with 10 year amortization.
- You receive simple interest on this loan with no pre-payment penalties.


The screenshot shows the BrightStar Credit Union website. At the top left is the logo for BrightStar Credit Union. To the right are navigation links: Locations, Join Us, Home, Careers, Contact Us, Help, and Español. Below these is a search bar and social media icons for Google+, Facebook, Twitter, and a Blog icon with 2.4k followers. A main navigation bar includes Personal, Business, About Us, and Community. On the left side, there is an 'Account Login' section with a Member ID field, a 'mp5' logo, a code entry field, and a 'Login' button. Below this is a 'First Time User? Click Here' link with a sub-note about online banking registration. Further down are links for 'Apply for a Loan', 'Join Us Today!', 'Our Services', and 'Our Rates'. The central banner features a stack of money and a house icon, advertising a 'Home Equity Line of Credit' with an 'INTRODUCTORY RATE AS LOW AS 1.89% APR'. Below the banner is a group photo of people and the slogan 'When it comes to rates, WE BEAT THE REST!'. To the right of the photo is a 'GREAT RATE AWARD' seal from DATATRAC dated 4/3/2015, stating that BrightStar CU auto loan rates are up to 55% lower than the Miami-Fort Lauderdale Metro average. A 'click to save' button is at the bottom of the award seal. A small disclaimer at the bottom of the banner reads: '\*South Florida market includes Miami metro and Fort Lauderdale metro areas.'

## Top 10 CU in Used Car Loans 500 and over Million in Assets


Helping Credit Unions  
Serve, Grow and Remain Strong

CU_NUMBER	CU_NAME	fs220A 09.ACCT_370	fs220A 14.ACCT_370	CAGR
68598	DEERE EMPLOYEES	6,933,544	88,519,113	66.42%
1261	LANGLEY	62,014,575	482,641,911	50.74%
67605	ST. ANNE'S OF FALL RIVER	6,847,605	45,131,227	45.81%
62049	MICHIGAN SCHOOLS AND GOVERNMENT	58,313,273	341,217,786	42.38%
17587	USALLIANCE	11,940,871	63,444,415	39.66%
61503	E & A	35,482,423	187,201,523	39.46%
62047	DETROIT EDISON	41,008,598	205,961,261	38.10%
66865	CAPITAL	37,912,393	171,658,174	35.26%
857	AFFINITY	28,936,752	129,879,904	35.03%
64049	DUPACO COMMUNITY	38,066,457	159,216,572	33.13%
63004	BERRIEN TEACHERS	21,302,641	88,756,947	33.03%
24812	TULSA	19,231,923	77,954,882	32.30%
62882	NAVIGANT	6,887,655	27,229,179	31.64%
66538	CONNEXUS	29,640,220	112,182,168	30.50%
63832	TRUWEST	45,918,707	155,896,384	27.69%
60553	TULSA TEACHERS	100,446,404	331,779,739	26.99%
68353	WESTMARK	49,865,197	161,156,118	26.44%
68458	VENTURA COUNTY	45,227,399	144,663,036	26.18%
68576	KITSAP	71,472,916	225,616,214	25.85%
66777	CITIZENSFIRST	25,691,439	80,876,325	25.78%






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BUILDING SECURITY



LEVERAGING YOUR SAVINGS

SAVINGS FOR  
**ALL AGES**  
**ALL STAGES**

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Home icon

**Loan Rates**

Rates for Loans

- New Car Loans
- Used Car Loans
- Recreational Vehicles
- Mortgage Loans
- Home Equity Loans
- Other Loans

New Car Loans - Effective 4/6/2015

Model Years 2015-2010	As Low As APR*	Est. Payment Per \$1,000
36 Months	1.99%	\$28.75
48 Months	1.99%	\$21.78
60 Months	1.99%	\$17.60
72 Months	1.99%	\$14.81

\*Term is based on value of the vehicle and amount financed. Rates are subject to individual credit scores. The "As Low As" rates quoted here are for credit scores of 700+. Rates, terms and conditions subject to change at any time.

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Personal Business

Personal Member Number:

Press Enter or  
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Online Services

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- Pay by Electronic Transfer
- Pay by Debit Card
- Deposit
- CU Rewards
- Visa Gift Card

**KEEP YOUR CAR! TRADE YOUR LOAN!** as low as **1.49% APR\*** up to 48 mos.

Refinance your non-Langley vehicle loan and **lower your monthly payment!**

GET READY! Langley Online Banking is about to get even better.  
Current information as of April 4

**Home Equity Loans** It's a NEW DAY for Home Equity loans at Langley. Our 5-year fixed rate is as low as 2.99% APR\* or choose a 10-year

**GET \$50** Early Payday Checking with Direct Deposit=\$50. Open a Smart Checking account with Direct Deposit today and get



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Online Banking

Personal Business

Personal Member Number:

Press Enter or  
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Signup for online banking.  
Help for lost passwords.

Online Services

- eMortgage Center
- Pay by Electronic Transfer
- Pay by Debit Card
- Deposit
- CU Rewards

### Vehicle Loans

Get your car, truck or van for less.

Apply for new car loan Apply for used car loan


Rates as low as  
**1.99% APR\***  
plus terms up to 84 months

**Buying a car, truck or van is a major investment**

That's why it's important to make sure you find the best rate. With a Langley vehicle loan, we not only offer a very competitive rate, we make it easy to get the cash you need.

Helpful tools & related information

- How much will my car payments be?
- How much car can I afford?
- What is Collateral Protection Insurance?



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### Top 10 CU in New Car 0 -25 Million in Assets

CU_NUMBER	CU_NAME	fs220A 09.ACCT_397	fs220A 14.ACCT_397	CARG
2578	KEKAHA	0	1,019,409	#DIV/0!
609	ALBANY FIREMENS	0	1,765,217	#DIV/0!
66255	SOUTH BEND POST OFFICE	0	1,095,738	#DIV/0!
22049	PORT OF HAMPTON ROADS ILA	0	2,938,834	#DIV/0!
1343	EMPIRT 207	0	2,082,973	#DIV/0!
68018	F.R.S.A.	29,614	1,817,723	127.83%
24736	PACOIMA DEVELOPMENT	1,628	60,359	105.98%
67354	GLYNN COUNTY FEDERAL EMPLOYEES	32,122	996,301	98.75%
9255	UNITE HERE WESTERN STATES	8,505	226,167	92.73%
23545	CHHE	111,179	2,330,146	83.77%
22700	KOREAN CATHOLIC	14,517	297,628	82.96%
24759	MEADOW GROVE	2,849	57,105	82.14%
10799	LONGSHOREMEN'S LOCAL 4	44,162	801,736	78.57%
11440	MIDDLETOWN CITY EMPLOYEES	12,441	223,586	78.20%



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## Serving all of Niagara County!

To become a member you must live, work, worship, volunteer or attend school in Niagara County.

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Welcome to our new website.  
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New ATM is NOW OPEN  
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# ATM



Top 10 CU in New Car Loans 25 – 50 Million in Assets				
CU_NUMBER	CU_NAME	fs220A 09.ACCT_397	fs220A 14.ACCT_397	CAGR
4127	ELEKTRA	0	2,554,474	#DIV/0!
3710	CITY PUBLIC SERVICE/IBEW	17,517	3,072,703	181.07%
60531	SELECT EMPLOYEES	67,852	2,380,406	103.71%
18327	MULTI-MEDIA	178,282	4,466,740	90.45%
68361	IDAHO UNITED	124,414	1,776,629	70.19%
15815	SOUTHLAND	178,226	1,941,980	61.23%
62344	DETOUR DRUMMOND COMMUNITY	62,135	629,912	58.92%
13842	WESTMINSTER	133,919	1,072,832	51.61%
96707	FALLS CATHOLIC	343,781	2,744,338	51.51%
61438	GRAPHIC ARTS	595,281	2,953,233	37.76%
1817	MAUI TEACHERS	386,136	1,822,220	36.39%
23425	ACADEMIC	857,745	3,932,960	35.60%
22440	ERIE METRO	415,946	1,789,295	33.88%
17060	LORILLARD	807,524	3,437,922	33.61%
68254	CONNECTION	224,991	936,926	33.02%



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 our website (at [firstconnecticut.org](http://firstconnecticut.org)) and our telephone banking service (203-269-8718, option 1).

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for Skip-a-Pay!*

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## Vehicles

**LOAN APPLICATION**

**Quick Links**

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If you are considering purchasing a new or used vehicle, come into the credit union and get pre-approved today. Once you are approved, the loan officer can give you a letter of credit to take to the dealership. You can then shop worry free at the dealership, knowing you have already qualified for a loan.

**Get GAP and/or Payment Protection for your Auto Loan...It Pays!**

Guaranteed Auto Protection will cover the difference between your loan payoff and your primary insurance company settlement should your automobile be stolen or damaged and is a loss. Contact a loan officer for complete details.

Payment Protection will cover your loan if you were to die or if you are out of work, under doctors care for more than 15 days. Talk to an Cove Loan Specialist for complete details.

**Yes, we have Warrantys to protect your investment.**

When buying any vehicle, there is always a chance of having a mechanical breakdown. However, you will have peace of mind knowing that most problems can be taken care of with an extended service contract. This service is now available from Cove FCU loan department.

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**Budget Counseling**

We know that sometimes you need a little help with your family budget. Or maybe you've had some challenges and you're not sure how to get out of debt. That's why we offer free budget counseling to help you get your finances in order. Contact a credit union representative by phone or stop in and see us. We'll be discreet and keep your situation confidential.

**Loan Types**

- ▶ Vehicle Loans
- ▶ Real Estate Loans
- ▶ Home Equity Line of Credit (HELOC)
- ▶ Barberton Community Foundation Loans
- ▶ Personal Loans (unsecured)
- ▶ Share Secured Loans
- ▶ Fresh Start Loans
- ▶ Sallie Mae Student Loans

Top 10 CU in New Car Loans 50 - 150 Million in Assets		Helping Credit Unions Serve, Grow and Remain Strong		
CU_NUMBER	CU_NAME	fs220A 09.ACCT_397	fs220A 14.ACCT_397	CAGR
11872	SRI	910	99,295	155.61%
24482	SOUTH METRO	60,933	4,765,010	139.13%
68304	LOWER VALLEY	4,092	185,782	114.49%
67649	MEMBERS	229,964	3,034,620	67.53%
64037	POWER	734,424	5,298,642	48.47%
68430	LATINO COMMUNITY	641,076	4,109,197	45.00%
13131	MISSION CITY	243,399	1,302,149	39.85%
66861	BULL'S EYE	2,684,867	13,131,945	37.37%
395	DAYTON FIREFIGHTERS	521,877	2,523,465	37.05%
19867	URW COMMUNITY	2,831,397	13,296,277	36.25%
68057	GRAFTON SUBURBAN	319,070	1,488,008	36.06%
67394	ALBANY FEDERAL EMP.	384,820	1,761,279	35.55%
48	MISSISSIPPI POSTAL EMPLOYEES	909,282	4,114,040	35.24%
67226	CREDIT UNION OF THE ROCKIES	567,950	2,343,870	32.78%
95071	CAHP	3,757,859	15,337,362	32.48%
60852	CENTRAL CREDIT UNION OF ILLINOIS	1,519,343	5,942,944	31.36%
61184	COMMUNITY ALLIANCE	1,051,541	3,908,322	30.03%




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Federal Credit Union

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Wyoming counties is eligible to  
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RATES AS LOW AS **1.99% APR** FOR UP TO 36 MONTHS

OTHER RATES AND TERMS AVAILABLE

Auto Loan

Credit Card

Personal Loan

Mortgage Center

Business Loans

Helping Credit Unions

## New Vehicle Loan Application

### Loan Information

Please fill in all fields completely.

\* Indicates a required field.

Amount Requested:  \*

Loan Purpose:

Number of Payments:

Membership Status:

Account ID:  \*

Method of Payment:

Preferred Closing Branch:

Preferred Contact Method:  \*

### Debt Protection


Please select which loan protection products you are interested in. If you are unsure, you can choose "Additional Info/Quote" and the credit union will explain this protection to you.

Loss of Life Protection (select single only for Visa app)

Disability Protection (N/A for Visa App)

Life, Disability, and Involuntary Unemployment (N/A for Visa App)

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### Vehicle Financing Made Easy


**We will put you in the driver's seat!**

Red Wing Credit Union is here as your auto loan resource. From finding your vehicle to financing, and protecting your purchase, our experts will help guide you through making the best car buying decisions for your personal situation. We can also help you refinance an existing loan from outside the credit union. Before you start, talk to us - work with someone you know and trust.

Don't procrastinate; take advantage of your resources at RWCU. Call Leah at 651-267-4213 or Traci at 651-267-4214, today!

*Call us today, and borrow where you belong!*  
Leah - 651-267-4213  
Traci - 651-267-4214

Top 10 CU in New Car Loans 150 - 500 Million in Assets				
CU_NUMBER	CU_NAME	fs220A 09.ACCT_397	fs220A 14.ACCT_397	CAGR
61637	NEW SALEM	11,085	3,143,063	209.40%
4746	NEW HAMPSHIRE	188,030	3,588,244	80.36%
65595	MICHIGAN SERVICES	588,729	9,152,902	73.11%
66349	GROUP HEALTH	7,782,454	101,135,280	67.02%
68225	TECH	2,274,426	22,924,268	58.74%
22157	SOUTHWEST AIRLINES	4,653,923	42,386,264	55.55%
66376	POWERCO	546,369	4,938,431	55.32%
67208	WESTBY CO-OP	922,356	7,012,346	50.04%
9292	CONSOLIDATED	331,710	1,954,753	42.58%
67248	UNITEDONE	719,322	4,176,224	42.16%
60936	OPTION 1	1,593,178	7,866,652	37.63%
68137	MASS BAY	3,767,817	18,530,161	37.52%
18195	UNITED TELETECH FINANCIAL	4,078,963	19,892,191	37.29%
8187	CREDIT UN	2,003,878	9,645,343	36.93%
66594	GREENWOOD	964,196	4,583,100	36.58%



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FEDERAL CREDIT UNION

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Experience the difference at CommunityWide Federal Credit Union. Founded over 40 years ago to help people by providing high quality financial services at a reasonable cost, CommunityWide has more than thirty eight thousand members who know that they have the "Best Deal In Town". You will find us to be different from the others in our efforts to provide you real



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*It's different in the heartland.*

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If you have not set up your username, please enter your member number.

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Wheels! Research Your Next Car or Truck  
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Home Equity  
Make a Payment

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Property Insurance  
Life Insurance  
Renters Insurance

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River Valley Credit Union is your new and used vehicle headquarters. Whether you are in the market for a car, truck or recreational vehicle, River Valley has you covered. Shop at any of the auto dealers in the greater Miami Valley region and ask to finance your loan through River Valley Credit Union. They handle all the paperwork right there at the dealership! See our Preferred Auto Dealer list below.

**INSURANCE**  
Don't forget GAP or Warranty Insurance when you buy your car. You can purchase through River Valley and we'll help you!

**REFINANCING A LOAN**  
If you have an existing Auto or Truck loan from any financial institution, then let us refinance at a lower rate. You can save money every month.

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- Credit Cards
- Credit Card Rewards
- News
- Employment

Top 10 CU in New Car Loans 500 Million and Over in Assets				
CU_NUMBER	CU_NAME	fs220A 09.ACCT_397	fs220A 14.ACCT_397	CAGR
66538	CONNEXUS	8,931,991	117,873,622	67.53%
68362	SCHOOL EMPLOYEES OF WASHINGTON	4,541,331	38,976,113	53.72%
10696	EDUCATIONAL SYSTEMS	3,339,573	22,538,632	46.50%
1520	TENNESSEE VALLEY	3,727,137	18,366,371	37.57%
60042	WASHINGTON STATE EMPLOYEES	19,754,576	93,453,016	36.45%
68510	COMMUNITY 1ST	2,791,501	13,120,537	36.28%
68219	NORTHEAST	5,388,268	24,659,160	35.55%
66399	HARBORSTONE	2,327,744	10,589,126	35.39%
2540	ABERDEEN PROVING GROUND	13,557,685	59,160,935	34.27%
63194	IDAHO CENTRAL	1,950,753	8,442,375	34.05%
63004	BERRIEN TEACHERS	1,618,205	6,561,930	32.31%
68322	CFCU COMMUNITY	2,321,124	8,898,318	30.83%
1074	FARMERS INSURANCE GROUP	7,741,342	29,543,136	30.72%
3454	COMMUNICATION	8,795,215	33,263,067	30.48%
11570	ENT	22,056,153	82,934,827	30.33%
11065	SECURITY SERVICE	105,974,464	389,977,688	29.77%

Helping Credit Unions

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Rates

Mortgage Rate Watch

Home Buyer's Resource Center

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Learn about the home buying process from start to finish!

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Resources

Online Bill Pay

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Retirement Planning



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Helping Credit Unions Serve, Grow and Remain Strong

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**NEFCU**  
Better banking because we're not a bank

Change language:

**ASK NEFCU**  
Ask us a question! **ASK**

**OPEN ACCOUNTS >**  
DEPOSITS >  
LENDING >  
BUSINESS >  
ONLINE >  
RESOURCES >

**RESOURCES**  
Find the tools, guidance and tips you need, when you need them.

**FOR YOUR INFORMATION**

HOME BANKING BUSINESS LOGIN

**LOGIN**  
User ID  
  
  
Add Extra Security >  
Forgot Password >  
Learn More > **LOGIN** **ENROLL**

Home > Contact Us

**CONTACT US AT 516-561-0030**  
We'd love to hear from you!  
Phone Banking | Unethical Conduct | Careers

At NEFCU, our members' satisfaction is always our top priority, so that means we're always ready to answer your questions and address your concerns.

Contact us by email or phone, or visit us at one of our conveniently-located branches.

**Call Center**

- For account related questions: Call us at 516-561-0030 or 1-800-99-NEFCU outside the LINYC area, or send a secure email through Home Banking.

**FOCUS ON SUCCESS**

Helping Credit Unions Serve, Grow and Remain Strong

**TULSA FEDERAL CREDIT UNION**

**BECOME A MEMBER** Username:  **SIGN IN** [NOT REGISTERED?](#)

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Tulsa Federal Credit Union – 918.610.0200  
9323 E 21st Street

**NCUA Alert**  
The National Credit Union Administration is alerting

**Introducing Tulsa Federal Insurance Services**

## Top 10 List

Helping Credit Unions  
Serve, Grow and Remain Strong

What did we learn?

## Top 10 List

Helping Credit Unions  
Serve, Grow and Remain Strong

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## Information

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# Class Evaluation

