

Important updates for CLFCU members NEWSLETTER

Volume 17, Issue 1
April 2015

3.00%* APR

Vehicle Loans

**(No vehicle payment
for 90 Days!*)**



8.20%* APR

Personal Loans

NO APPLICATION FEES!



Into Savings...

Financial Update

02-28-2015

Assets: \$19,643,630

Shares: \$17,374,493

Loans: \$10,760,532

Equity: \$2,205,874

Capital/Assets: 11.23%

*Subject to credit approval and CLFCU lending policy. CLFCU membership required for all borrowers. APR= annual percentage rate. Special rates include automatic payment from a CLFCU E-checking account; add 0.25% to the rate without automatic payment and 0.25% without E-checking. Special rates not available on loans currently financed at CLFCU unless adding \$1,000 new money or a \$100 refinance fee will apply. Limited time offer. Offer subject to change without notice. Vehicle Loan: Applicants must have a credit score of 700 or above to be eligible to receive 3.00% APR and 90 days no payments. Applicants who have a credit score of 650-699 are eligible to receive 4.00% APR and 90 days no payments. Approved applicants with a credit score less than 650 will receive the regularly-posted rates and are not eligible for the specials. 2008 and newer vehicles only. 60 months maximum term. The option of 90 days until the first payment will result in a higher monthly payment and overall finance charges. Personal Loan: Minimum loan amount \$1,000 with a maximum term of 48 months. Applicants must have a credit score of 700 or above to be eligible to receive the 8.20% APR. Applicants who have a credit score of 650-699 are eligible to receive 9.20% APR. Borrowers with credit scores less than 650 will receive our regular posted rates.

Staff and Volunteers

Misty Harrison - Manager

Carol Smart - Receptionist

Roger Horrell - Supervisory
Chairperson &
Board

Jill Simcoe - Head Loan
Officer

Julie Heaston - Board
Chairperson

Melissa Ivey - Operations
Manager

Dick Norwood - Board Vice
Chairperson

Brenda Emley - Supervisory
Committee

Lyvonne Nightenheiser -
Compliance/Accountant

John Murray - Board Member

Donald Schoeff - Supervisory
Committee

Amanda Stout - Loan Officer

Terri Terry - Board Secretary

Greg Carroll - Board Member

Lora Lough - Head MSR

Doug Sharrard - Board

Hannah Town - MSR

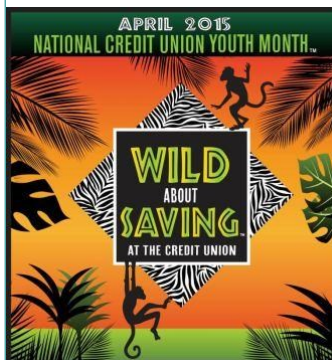
Member

Kidz Club /My Gen Events

National Credit Union Youth Month

April 1 - 30, 2015

This is a special month where credit unions all across the nation focus on their youth savers! At Community Link Federal Credit Union, we are going to **give away a One Year Family Membership to the Fort Wayne Children's Zoo!** How can they enter? For every deposit the youth makes to their account between April 1st and April 30th, they will be able to guess the number of animal cookies in the jar. The



closest guess will win the zoo membership! We will also have stickers, coloring pages, educational materials, and cookies to give away.

**Open A Youth Account Today
To Join In On The Fun!**



Please welcome our
newest employee,
Carol Smart!

Holiday Closings

CLFCU will be closed to observe the following holidays:

Good Friday/Easter

April 3, 2015

Close at Noon

April 4, 2015 closed



Memorial Day

May 25, 2015



Independence Day

July 4, 2015



Labor Day

September 7, 2015



Columbus Day

October 12, 2015



Hassle Free Mortgages!

Rates as low as **4.00%** APR Fixed

PLUS **LOW** CLOSING COSTS!

Stop by and see Jill or Amanda today for more information.



Loan Application process is quick and easy!
Don't Delay, Apply Today!



Now offering a Platinum Visa Card with a low **9.9% Fixed** APR! PLUS get **7.5% APR** for 12 months on **ALL Visa Balance Transfers**! We also offer a Share Secured Visa Card with a low **6.8% fixed** APR. The Share Secured Visa Card is a great way to build up your credit score by using the card and paying it off every month!

Download Our New ATM Locator Mobile App

Thousands of free ATMs at your fingertips!



Download the Alliance One ATM Locator app for iPhone

Allianceone.coop has an updated look and more user friendly functionality. Easily access our ATM locator, Coverage Map, and common questions.



Download the Alliance One ATM Locator app for Android

Special Thanks To All Of Our Members!!!

Thank you for your generous donations to the Angel Tree Project. Your generosity touched us all. Thanks to you, many very deserving children of Huntington County received a nice Christmas.

Important Info

Hours

Lobby

Mon.– Fri. 8:30 am to 5:00 pm

Drive Thru & Appointments

Mon.– Thurs. 8:30 am to 5:00 pm

Fri. 8:00 am to 5:30 pm

Sat. 9:00 am to 12:00 pm

325 Etna Ave

Huntington, IN 46750

(260) 356-6220

(260) 356-6337 Fax

Audio Response Teller

(260) 359-2090

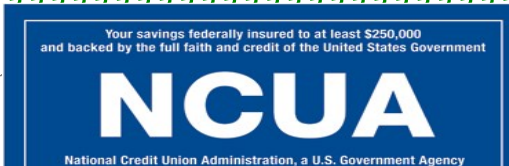
www.cuonline.coop

ccu@cuonline.coop

NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan®
TOGETHER WE CAN DO THIS.

Simply visit our website at www.cuonline.coop and click on the button shown above. It will take you to the Sallie Mae link where you can get started on the application process. It is quick and easy.



Be Wise - Be Prepared

It is always hard to think about losing a loved one. But it happens when we least expect it. We recommend that every member have at least one beneficiary listed on their account (s). We have seen situations where the account owner has passed away and the account sits here, frozen, while family members struggle to get the right paperwork/court documents. Why put your loved ones through the hassle? Designate a beneficiary or beneficiaries to ease the burden of paperwork. Another thing to consider is to add life/disability insurance to any loan that you may have. We recently had a member who passed away unexpectedly and had loans with the credit union. Luckily that member had the insurance on the loans so the loans were paid in full. The family members did not have to worry about the loans. Both the beneficiary designation and the life/disability insurance will give you and your family peace of mind. If you want to know more, call or stop by the credit union today.

Did you miss the Annual Meeting? You can view the Annual Meeting Packet by going to our website and clicking on the Resources tab. The Annual Meeting Packet is located under the Downloads section.

Online Banking and Estatements

Every member can view their account(s) online free of charge! You can see transaction histories, make your loan or credit card payments, and transfer money to other accounts within the credit union. You can also view your statements online instead of waiting for them to come in the mail. It's quick, easy, and free! Sign up today at the credit union.

Community Link FCU Offers The GAP Advantage

Protect your Vehicle Investment, Not Just Its Value.

You could lose more than your vehicle, boat, motorcycle, or RV if it is stolen or involved in a major accident. You could lose your investment. Because most insurance policies only cover the value of your vehicle -- something that rapidly declines during the first few years of ownership -- your loan or lease balance could be higher than the value of your vehicle.

Now you can protect your vehicle, boat, motorcycle, or RV investment with Guaranteed Asset protection (GAP). GAP is a non-insurance product and is made available via a loan/lease deficiency waiver that covers the "gap" between the vehicle's value and the amount you still owe. Essentially, GAP protects you and your entire investment from substantial loss.

What Does GAP Cover?

GAP was designed for all drivers, whether you finance or lease a new or used vehicle. It covers automobiles, vans, light trucks, motorcycles, boats, travel trailers, motor homes, golf carts, jet skis, snowmobiles and almost any other vehicle. GAP coverage goes into effect when you need it most -- when your vehicle is stolen and isn't recovered, or is totaled in an accident and can't be repaired.

GAP covers the difference between your primary carrier insurance settlement and the payoff of your loan or lease, less delinquent payments, late charges, refundable service warranty contracts, and other insurance related charges. Included in this difference is your insurance deductible, which is limited to \$1,000.

Worry No Longer About Unexpected Vehicle Repairs!



Route 66 Warranty has a complete line of coverage designed to keep your vehicle on the road. Even the most reliable vehicle can develop a mechanical problem. That's why so many people depend on Route 66 Warranty. No matter where you travel in the United States, they protect you against major mechanical expenses, and there is NO DEDUCTIBLE on covered parts and labor.

All of the plans come with Rental Car Allowance and 24 hour/7 days a week Emergency Roadside Service: towing, flat tire assistance, battery jump starting, lock-out service, safe and secure package, and minor adjustments. Route 66 Warranty has several levels of coverage. Stop by the credit union today to pick up a brochure. One of our friendly staff can assist you with getting an estimate and getting you signed up.

**Come See the
Easter Bunny
Friday, April 3
9 AM to 11 AM**

Goody
Bags
Pictures



Memberships			
Membership Fee	NA		
Closed Membership Fee (If closed w/in 6 months after mem. opened)	\$5.00		
Account Re-Open Fee	\$20.00		
Share Account			
Dormant Account Fee (Two years of inactivity)	\$3.00		
Christmas Club Early w/d (January 1-Sept 30)	\$5.00		
Below Minimum Balance Fee (No Min Balance Required)	NA		
Basic Share Draft			
Below Minimum Balance Fee (No Min Balance Required)	NA		
Health Savings			
Set-up Fee	\$10.00		
Early Closing (within 24 mos.)	\$20.00		
Service Fees			
Acct Reconciliation	\$10.00/hr		
Ach Origination	\$5.00		
Statement Copy	\$5.00		
Verification of Deposit	\$5.00		
ACH Returned Item	\$29.00		
Returned Mail	\$5.00		
Return Item: personal	\$15.00		
Return Item: non-personal	\$15.00		
Telephone Transfer/Inquiry Fee	\$2.00		
Notary (free w/ e-checking)	\$2.00		
Notary –Non Member	\$2.00		
Other Fees			
Account Collection Fee			\$20.00
Cashiers Check			\$5.00
Cashiers Check (Non-Member)			\$10.00
Money Order			\$2.00
Money Order (Non-Member)			\$3.00
Outgoing Wire			\$25.00
Incoming Wire			NONE
Draft Copy			
ATM-Cash Advance			\$0.50
Over-limit Fee if \$100 over limit			\$20.00
Late Payment Fee after 10 days			\$20.00
Annual Fee			NONE
Card Center Phone Payment			\$3.00
Teller Cash Advance			FREE
Additional Card Fee			FREE
Balance Transfer Fee			FREE

<u>Share Account</u>						
Dormant Account Fee (Two years of inactivity)	\$3.00	Acct Reconciliation	\$10.00/hr	Teller Cash Advance	FREE	
Christmas Club Early w/d (January 1-Sept 30)	\$5.00	Ach Origination	\$5.00	Additional Card Fee	FREE	
Below Minimum Balance Fee (No Min Balance Required)	NA	Statement Copy	\$5.00	Balance Transfer Fee	FREE	
		Verification of Deposit	\$5.00	<u>Other Fees</u>		
		ACH Returned Item	\$29.00	Account Collection Fee	\$20.00	
		Returned Mail	\$5.00	Cashiers Check	\$5.00	
		Return Item: personal	\$15.00	Cashiers Check (Non-Member)	\$10.00	
		Return Item: non-personal	\$15.00	Money Order	\$2.00	
		Telephone Transfer/Inquiry Fee	\$2.00	Money Order (Non-Member)	\$3.00	
		Notary (free w/ e-checking)	\$2.00	Outgoing Wire	\$25.00	
		Notary –Non Member	\$2.00	Incoming Wire	NONE	
<u>Basic Share Draft</u>						
Below Minimum Balance Fee (No Min Balance Required)	NA					

<u>Basic Share Draft</u>						\$2.00
Below Minimum Balance Fee (No Min Balance Required)	NA					\$3.00
Telephone Transfer/Inquiry Fee					Money Order (Non-Member)	\$25.00
Notary (free w/ e-checking)					Outgoing Wire	NONE
Notary –Non Member					Incoming Wire	
					Money Order	

<u>E-Checking</u>			
Monthly Service Charge (Based on Total Relationship)			
<u>Relationship Balance</u>	Monthly Service Fee		
\$2,500.00 and Over	\$0.00		
\$1,000.00 to \$2,499.99	\$3.00		
\$0.00 to \$999.99	\$6.00		
<u>Money Management Savings</u>			
Early Closing (w/in 6 months)	\$25.00		
Excessive Withdrawals	\$10.00		
	(One free withdraw per quarter)		
<u>Certificate Account</u>			
Early Withdrawal Penalty Fee	180 days dividends		
		Temporary Checks	\$0.25
		Xerox copies per page	\$0.25
		Fax Fee-Local per page	\$1.00
		Fax Fee-Non Local per page	\$2.00
		Check Cashing per Transaction	\$5.00*
		Avoid this fee with one of the following:	

	*E-Checking Account
	*Minimum Average Relationship Balance of \$250.00
(Relationship is the total of all loans, savings, CD's credit card & checking account balances)	
	*Under the age of 21 are exempt

[illegible]