

# Crouse Federal Credit Union

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Love your wheels but not the payments?  
**Refinance your Vehicle Loan at the CU**

You love your wheels. Love your loan payments? **Not so much!** It's time to check out refinancing your vehicle at the credit union. Chances are we can lower your interest rate on loans financed at other institutions. We have terms to fit your specific needs as well. For example, if you'd like to pay your loan off faster, we can offer you a shorter term. Or if you've had an unexpected hit to your budget and you need lower monthly payments, we can set you up with a longer term. Let us help you regain control of your vehicle loan. To find out more, visit [www.crousefcu.com](http://www.crousefcu.com). Then contact one of our friendly staff members. They'll be happy to help you on your way to you decide if it's a smart move to refinance.



Are you planning to do some financial spring cleaning this season? Then there's no better time to take stock of any old accounts that may have fallen by the wayside. If you have an account that's been inactive for over a year, it is considered dormant, and could actually be costing you money. Once the balance has been inactive for a period of time the Crouse Federal Credit Union may begin to issue a monthly maintenance fee.

The good news is that reactivating your dormant account is as easy as 1-2-3, and Crouse FCU wants to help. To update and activate your account, simply: *Gibbs, Catherine*

1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources such as payroll or social security

Reactivate your account today, start reacquainting yourself with the variety of products, services, and benefits available at Crouse FCU to help you achieve your financial goals. Having trouble? Call us at 315-470-7928 or stop into our office.

## Online Banking & Bill Pay

Using our On-Line Banking with Bill Pay makes managing your money a breeze, 24 hours a day from any computer, tablet, or phone.

- Access your loans and accounts DROGOSZEWSKI, both
- Check balances
- Conduct & verify transactions
- Transfer funds between accounts
- Pay bills directly from your account at no charge



Life is like a camera.  
Focus on the positives.  
Develop the negatives.

And if things don't work out, take another shot!



# SPRING OFFERS

As a member of our credit union, you have access to many perks and privileges including those offered by our low-rate credit card. Why not take advantage of this affordable, versatile financing tool?

Whether you're using it for daily expenses, debt consolidation, large purchases, or to build credit history, our Crouse FCU credit card is the card that should be in your wallet.

In addition to a low, fixed rate, our card offers:



- \* No annual fee
- \* No balance transfer fee
- \* No cash advance fee
- \* No over limit fee
- \* Special intro rates Kathleen Adams
- \* Credit-builder programs
- \* And more!

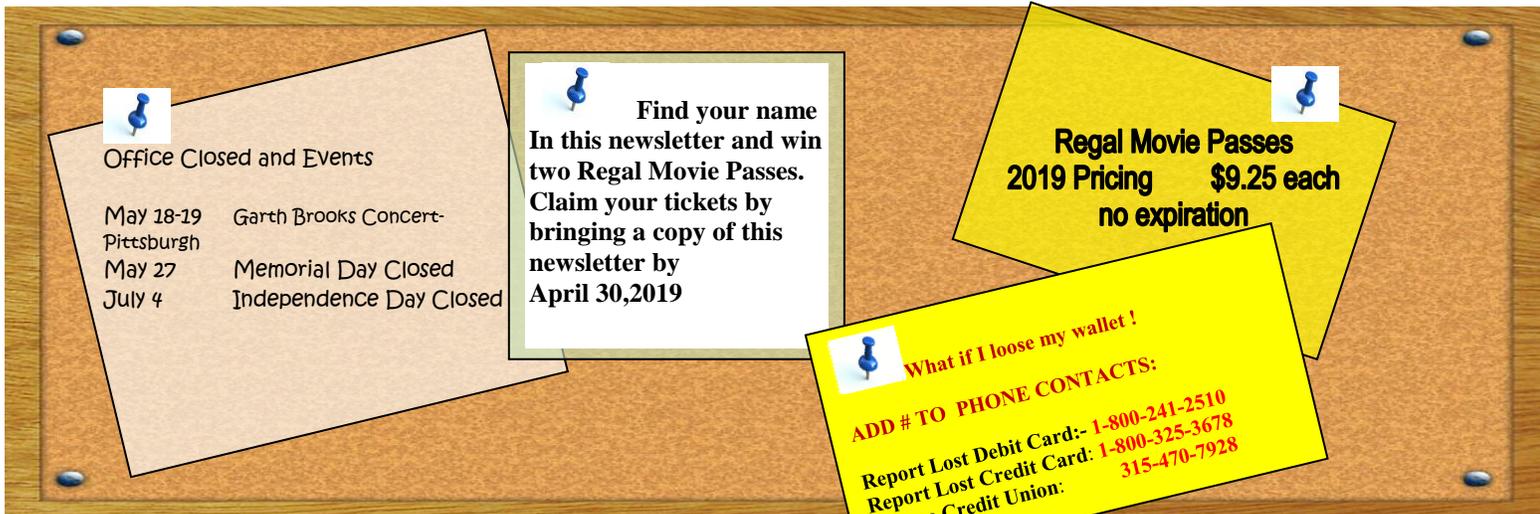
We have some special promotions that are getting ready to hatch.  
Watch for details



*She is back...*

*We recently welcomed back to our staff  
Susan McCarthy*

*Should you need any information concerning your account, please contact Donna, Patty, Julie, Sue or Debbie. Any member of our team can help you with most questions, or get the answers that you need.*



Most members know that the credit union is a great place for a vehicle loan. But did you know we offer loans for almost any reason? No matter what your needs, we likely have a loan to meet them. A debt consolidation loan, for example, is a way to refinance those higher interest rate credit card bills into one manageable payment. A personal loan can cover unexpected expenses, such as a roof repair or medical bills. So when you need credit, remember that's our middle name. Check out our great rates and friendly service.

Visit our [www.crousefcu.com](http://www.crousefcu.com), give us a call, or stop by the credit union for more information on getting the credit you deserve. **Joey Ilaqua**



If your 2019 New Year's resolution to save money has become a dim memory, there's no time like the present to get back on track. Start by remembering why you want to save, be it a down payment on a house or a vehicle, vacation, retirement or college fund. If you begin with the end in mind, you'll improve your chances of success. Here are some easy, painless ways to pinch those pennies:

- \* DIY: the more things you can do yourself, the more you'll save. Even simple things like brewing your own coffee and avoiding convenience foods can save you a bundle.
- \* Watch out for recurring payments. Out-of-sight, out-of-mind can wreak havoc on your saving plan. Scan your credit card statement and make sure you're still using all those services you've signed up for. For example, can you stream videos instead of paying for cable or satellite television services?
- \* Stop paying 18 percent, 20 percent, or even 22 percent on balances on department store or other credit cards. Consolidate your credit card debt with a personal loan or home equity line of credit from the credit union
- \* Buy used when you can. Thrifting is not only better for your wallet, it's better for the planet. For example, new vehicles depreciate in value the moment you drive off the dealer's lot. Buying a reliable used car can save you thousands.
- \* Bookmark websites that can help you shop wisely: [www.retailmenot.com](http://www.retailmenot.com), [www.pricegrabber.com](http://www.pricegrabber.com), and [www.camelcamelcamel.com](http://www.camelcamelcamel.com) (free Amazon price tracker) are a few examples.



With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? If you want to ring in spring with a new ride, look no further than here. Our low rates and unmatched service are the cure for what ails you!

With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, and we can help.

- \* Up to 100% financing of the vehicle's value plus tax and tags
  - \* Option for pre-approval
- \* No monthly fees or prepayment penalties
- \* Easy, convenient application process
- \* Loan Payment Protection/Insurance
  - \* GAP Insurance
- \* Extended Warranty Protection

