

## Score BIG with PSCU loans

The weather is changing and the trees are showing some of their color. That means it's back to school and time for those fun football games. This fall, as always, one of the credit union's biggest goals is to provide the best services possible.

As part of our fantastic array of services, we always try to support our youth and young adult members in securing that first loan to establish a credit score. The best way to start off with a great financial history is to get that first loan for the vehicle, school expenses, etc. and show that you are making payments each month. This allows individuals without credit scores to gain that positive history on your credit report. We do not use a credit score for first-time borrowers, which will make it much easier to get a loan.

We offer many different types of loans within the credit union: real estate, auto, education and more. All loans stay in-house; we do not sell any of our loans. Review your home or auto

loans and we may be able to offer you a lower interest rate to save you money. It's easy to get an application from our website at [psc-uausau.com](http://psc-uausau.com). Also, remember you can check on your credit report yearly at [annualcreditreport.com](http://annualcreditreport.com). This is a great site to review all your credit information to make sure that it's correct and all information is up-to-date. Once again, thank you for using your credit union. Your membership keeps us growing strong into the future!

## Your endzone: home sweet loan

If you have accrued any equity in your home, it can be a great way to finance an updated kitchen or bath, buy

a new car, or pay educational expenses. A home equity loan is an especially smart way to borrow for home improvements. You'll not only improve the livability of your home, but also, depending on the project, be able to recoup part of your investment when you sell.

To calculate your equity, just subtract the amount you owe on your mortgage from your home's value. Not surprisingly, this is called the loan-to-value ratio or LTV. (Estimate the value by checking your tax assessment.) Then contact the credit union to apply. We have funds available for real estate loans up to 15 years fixed rate. We finance up to 80% of the value of your property. Your home is the best asset you may have to add those special touches to make it your home sweet home.

### HOME LOAN rates

- 1<sup>st</sup> or 2<sup>nd</sup> mortgage: 5 year, 3.00%APR
- 1<sup>st</sup> or 2<sup>nd</sup> mortgage: 10 year, 3.50%APR
- 1<sup>st</sup> mortgage: 15 year, 3.99%APR



## YOUR DEFENSIVE LINE? know your loan facts

### AUTO LOANS

If you're in the market for new wheels, the credit union can help you drive away with a better loan rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: **"What the big print promises, the little print taketh away."** The splashy headline doesn't tell the whole story. **"Not all buyers will qualify"** means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate. **"Available on select models"** means the deal is valid for only a few vehicles. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.

## Need cash? Touchdown at PSCU!

Life happens. And often leaves a bill due. So if you need a loan, look no farther than the credit union. From personal loans to cover an unexpected medical expense to vacation loans for that much-needed respite from the daily grind to vehicle loans that put you in the driver's seat, we have loans for any season, any good reason.

With low interest rates and terms to fit your budget, we've got you covered. Our friendly loan professionals will help you sort out the best loan for your particular circumstances, including possibly consolidating your debt from other financial institutions or high-interest credit cards. They'll also show you how to put your payments on autopilot with payroll deduction or automatic transfer, ensuring you're always current on your loan. At the credit union, we always have your best interest in mind, so call on us today.



## PSCU auto loans: car-buying protection

You may not think you have anything in common with carriage drivers of the 15th century, yet you do. They used dashboards for protection against the mud and rocks "dashed up" by horses. Today, we also use dashboards for protection. Now they protect us against running out of gas, getting a speeding ticket, driving without a seatbelt fastened or any number of other vehicle issues.

When you're in the market for a new-and-improved dashboard - and the vehicle that comes with it - remember that getting a pre-approved loan from the credit union is one of the best ways to protect your wallet. With a pre-approved loan, you're in a better negotiating position because you can shop as though you were a cash buyer. Call, or contact the credit union for an application.

Before you shop at the dealers go on our site at [pscu-wausau.groovecar.com](http://pscu-wausau.groovecar.com) and shop the dealership around your area to see what inventory you may have before you hit the dealerships.

### AUTO LOAN rates

**2008-newer**

- up to 36 months.....2.60%APR
- 48 months.....2.80%APR
- 60 months.....2.95%APR
- 72 months.....3.15%APR  
*(finance \$20,000 or more)*
- 84 months.....3.25%APR  
*(finance \$25,000 or more)*

\*finance 100% of the NADA retail value of collateral

**Older vehicles**

- rates same as above, only finance 90% of the retail value

\*all auto loans have a 1-year AssurancePlus auto deductible reimbursement pays up to \$500 per loss unlimited losses per year contact the credit union for for information about this program.

## FACT OR FICTION

Information you can use NOW!

**Q:** Can I have more than one savings account?

**A: FACT** Yes, you can have many different savings accounts under your one member number. You can have a Christmas savings account, vacation savings account or a savings account for unexpected FUN. It's a great way to save for a special event!

## GAP insurance

Have you ever heard of GAP insurance when purchasing a vehicle? GAP is an insurance to cover a balance on your loan if you total your vehicle before the loan is paid in full. If you finance the full value of the vehicle you may be asked to purchase GAP insurance. Take the worry out of having to still pay on a vehicle that you don't have anymore. Call us today about GAP.

## Mark Your Calendars

Nov. 23, 2017	Thanksgiving Day	Closed all day
Nov. 24, 2017	Day after Thanksgiving	Closed all day
Dec. 25, 2017	Christmas Day	Closed all day
Jan. 1, 2018	New Year's Day	Closed all day
May 28, 2018	Memorial Day	Closed all day
July 4, 2018	Independence Day	Closed all day
Sept. 3, 2018	Labor Day	Closed all day