

# Spring GREETING

## Dividend NEWS

**Dividends Declared 03/31/2019**

### Regular & Club Account Rates

#### *Average Daily Balance*

|                          |       |          |
|--------------------------|-------|----------|
| \$ 0.1—\$1000.00         | 0.00% | 0.00%APY |
| \$ 1,000.01— \$20,000.00 | 0.05% | 0.05%APY |
| \$20,000.01-\$50,000.00  | 0.10% | 0.10%APY |
| \$50,000.01 and Up       | 0.20% | 0.20%APY |

### Elly the Elephant Kids Savings Club

#### *Average Daily Balance*

|                |       |          |
|----------------|-------|----------|
| \$25.01 and up | 0.68% | 0.68%APY |
|----------------|-------|----------|

### Senior Checking Account Rates

#### *Average Daily Balance*

|                      |      |         |
|----------------------|------|---------|
| \$ 0.00 — \$1,499.99 | .00% | .00%APY |
| \$1,500.00 and up    | .50% | .50%APY |

### Money Market Account Rates

#### *Average Daily Balance*

|                            |       |          |
|----------------------------|-------|----------|
| \$ 0.00 — \$2,499.99       | 0.00% | 0.00%APY |
| \$2,500.00 — \$50,000.00   | 0.80% | 0.80%APY |
| \$50,000.01 — \$100,000.00 | 0.90% | 0.90%APY |
| \$100,000.01 and Up        | 1.00% | 1.00%APY |

### Individual Retirement Account (Traditional)

#### *Average Daily Balance*

|                   |       |          |
|-------------------|-------|----------|
| \$0.00 — \$249.99 | 0.00% | 0.00%APY |
| \$250.00 and Up   | 0.65% | 0.65%APY |

### Share Certificates aka Certificates of Deposit

#### *Average Daily Balance — Minimum to Open \$1,000.00*

|           |       |          |
|-----------|-------|----------|
| 3 months  | 0.70% | 0.70%APY |
| 6 months  | 0.80% | 0.80%APY |
| 12 months | 1.45% | 1.45%APY |
| 2 years   | 1.65% | 1.65%APY |



### Good Friday

April 19, 2019

### Memorial Day

May 27, 2019

### Independence Day

July 4, 2019

### Labor Day

Sept. 2, 2019

## Club Account Can Make Your Dream Vacation Come True

It's time to stop dreaming about the family trip to Disneyland, that two-week stay at the beach, or the European tour, and start planning it.

Open your Vacation Club Account at your credit union to help make your dream vacation come true. Money experts note that savers who set aside funds for a specific purpose are much more likely to reach their goals. And even

small amounts will add up over time. Get the whole family involved by having the kids decorate a jar with pictures of your destination; then collect everyone's spare change. When the jar is full, bring it to the credit union to deposit it. When you set up payroll deduction or an automatic transfer to your Vacation Club Account, saving becomes painless. The key is to start saving now, so you can play later! Call on the credit union today to open your Vacation Club Savings Account.



### VACATION CLUB

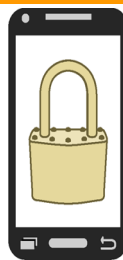
Kick back and relax knowing you've saved up for this day

## With April being National Volunteer Month.

Your credit union could not survive without the help of the many people who volunteer their time and talent to making the credit union run smoothly. To the people who serve on the board of directors and committees, we offer a big **"thank you"** for your efforts. We realize that time is precious, and when it comes to offering your assistance, you have many choices to which you can devote your time and talent. We're glad you choose to devote at least a portion of your volunteer efforts to your credit union. Your volunteerism is what makes your credit union unique among financial institutions in making affordable financial services available to our members.



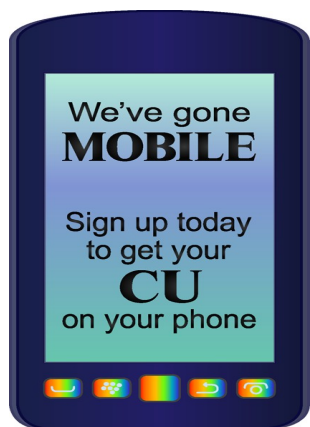
## How to secure your Mobile Phone



## How Secure Is Your Mobile Phone?

Mobile phones have revolutionized our way of life. We use them to contact our friends and family, get directions, check social media, get news updates, listen to music, take photos, plus take care of our financial business, and much more. In fact, mobile phones are so ubiquitous, many families have had to set rules about usage, for example, no phones allowed at the dinner table. While mobile phones are now woven into the tapestry of our lives, don't let familiarity breed complacency. It's easy to sacrifice security for convenience. Here are some do's and don'ts to keep in mind:

- \* Do pass code protect access and regularly change your passwords.
- \* Don't leave your phone unattended; be vigilant about where you put it down.
- \* Don't use public Wi-Fi for any secure transactions; most public Wi-Fi connections are not secure, resulting in an open door for hackers.
- \* Don't walk and talk; thieves have perfected a back-of-the-head slap that lands your phone in their hands in one easy step.



# LOANS ONLINE

Apply anytime at your CU Website

## Get On The Move This Summer With A Recreational Vehicle Loan

With the warm weather and carefree days of summer ahead, many credit union members are looking forward to fun-filled summer getaways and exciting adventures. For some, that means taking to land or sea in style. Whether you're planning the ultimate road trip, campout, joyride, or sailing excursion, the right vehicle is important, and your credit union can help you get it for less. Throughout the summer months, your CU will be offering affordable rates on vehicles of all sorts including motor homes, boats, travel trailers, tent trailers, horse trailers, jet skis, scooters, ATVs, motorcycles, and even cars. And, in addition to great financing, we will provide exceptional member service to help you fund your summer trips with no sweat. If you're in the market for a vehicle that will add some fun and excitement to the summer of 2019, look to your credit union for affordable and convenient financing. Be ready to hit the asphalt, campground, or surf by applying for your RV loan today.

