



Spring 2016

NOTES OF INTEREST

61st Annual Meeting Update

The 61st Annual Meeting of Fond du Lac Credit Union was held at 5:15 p.m. on March 17 in the Conference Room at Fond du Lac Credit Union.

Incumbents Jeremy Van Deraa and Mark Vande Berg were re-elected.

We would like to take this opportunity to thank Dave Gustavus for his service on the Board of Directors from 2005 to 2008, and again from 2012 to 2016. Dave has decided to relinquish his Board position.

If you were unable to attend the meeting and would like a copy of the information that was provided, please send your request by e-mail to info@fdlcu.com or call us at 921-1123.

Get Your Money Smart On!

Money Smart Week Presentations April 23-30

Money Smart Week® (MSW) is a series of free classes and activities designed to help consumers better manage their personal finances.

In Fond du Lac, the week begins with the 5th Annual Women's Conference on April 23 at MPTC. Keynote Speaker, Denise Martinez of Financial Information & Service Center shares her journey of seeking a better understanding of what makes life worthwhile.

Other sessions and events will be held at the Fond du Lac Public Library throughout the week. There's something for all ages!

A complete listing of times and dates is available at the FDL Public Library, area financial institutions or www.fdlpl.org.



Three Things You Need to Know Before You Buy a New Car

There are many things to consider before purchasing *any* car, but a *new* car might spark particular questions. There are pros and cons to buying new cars, just as there are pros and cons to buying used.

First off, when purchasing any vehicle, ask yourself "Why am I buying this car?" Is it for daily use, will you need a lot of storage space, seating space? Be sure the makes and models you narrow your search down to are practical reflections of how you will use the car.

You may love the look of a larger vehicle, but if you won't have five passengers on a regular basis, you probably don't need that much space. Keep your sights on a vehicle that will fit your daily commute and errand needs.

After you've contemplated the personal aspects of which car to buy, move on to the less subjective parts of the process:

1. Depreciation: Most cars depreciate at about 15% per year. With new cars, there is a 20% depreciation rate as soon as you drive off the lot. You want to consider this before you decide to buy a new car, especially if you have a small down payment. Depending on the make and model, you could be upside down on your car loan almost immediately if you're financing the entire cost.

2. Cost-to-own: Also, consider the true cost to own the car you're eyeing. These costs include insurance, fuel, maintenance, and more. Maintenance costs vary by manufacturer and model. Do your research and choose the vehicle that fits your needs AND your maintenance budget. Most new cars have a warranty for the first couple of years or for a certain number of miles.

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VEHICLE LOAN RATES AS LOW AS

2.24% APR*

*APR is Annual Percentage Rate. Rates are credit based and subject to change without notice. Rate includes .25% Auto-pay discount.

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3. How much can you afford? Don't guide yourself solely by what the dealership is willing to lend you. And, don't be blindsided by an attractive low monthly payment - oftentimes tied to a super-long loan term. Consider all aspects of financing, the total amount you are going to end up paying for that vehicle when it's all said and done. That's what matters.

Visit Fond du Lac Credit Union before you even step on the lot. As a not-for-profit financial cooperative, we can approve you for an auto loan that fits your circumstances and your budget. We won't put you into a loan you can't afford, and we're happy to explain everything to you away from the high-pressure of the dealership.

We Aim to Make Things Easy

There are so many FDLCU options that allow you to monitor and manage your finances any time of the day or night. Have you signed up for:

Online Banking: Online Banking allows you to conduct much of your banking by computer from the comfort of your home or office when it's convenient for you! By logging on to our website and entering your user ID and password, you can do transactions such as:

- Obtain current account balances
- Transfer funds from your account within your account or to another account
- Find out which checks have cleared your account
- Check your automatic deposits
- Change your PIN and much more

e-Alerts: With e-alerts, a message can be sent to you by e-mail or text message to your cell phone! You can choose alerts for:

- Direct Deposits (including the amount as soon as it hits your account!)
- Low checking balance (you choose the balance amount)
- Credit Union news & fraud alerts
- Payment reminders
- Successful log-ins to Online Banking

To sign up just log in to Online Banking, click on My Account at the bottom of the page, then click on Change my Alerts under your e-mail address. If you want a text message sent to your cell phone, use the format provided on our website under "Online Services > e-Alerts" that corresponds to your phone provider.

FDLCU Mobile App with Mobile Deposit: By far, the easiest way to manage your finances. If you have a Smart Phone you should have this app. Period.

If you need help with any of these services just call a Member Service Rep at 921-1123. They're always happy to help.



Summer Holiday Closings

**Fond du Lac Credit Union will be closed
Memorial Weekend Observance:**

Saturday, May 28

Monday, May 30

(open at 8:00 a.m. Tuesday, May 31)

Independence Day Observance:

Saturday, July 2

Monday, July 4

(open at 8:00 a.m. Tuesday, July 5)

SUMMER FUN... THEME PARK TICKETS!



AMERICA'S LARGEST WATERPARK

General Admission Gate Price

\$41.62

Our Price

\$28.00

Kids 48" & under

FREE



General Admission Gate Price

One day

\$71.06

Our Price

\$44.00

Kids 2 & under

FREE

Tickets sold to CU members only!

**SIGN UP FOR BUZZ POINTS! USE
YOUR DEBIT CARD, EARN POINTS,
GET FREE STUFF!**

TRAVELING?



If you are, be sure to let us know. Completing a **Travel Notice** form will assure uninterrupted use of your Credit or Debit card!