

### Important Dates

Staff Planning Session:

October 16<sup>th</sup> – Closing at Noon

Member Appreciation Day:

October 18<sup>th</sup>

11:00 AM – 3:00 PM

Secure Checking Forum:

November 13<sup>th</sup>

6:00 PM – 7:00 PM

### Fall 2018 Closings

Columbus Day: October 8<sup>th</sup>

Staff Planning Session:

October 16<sup>th</sup> – Closing at Noon

Thanksgiving: November 22<sup>nd</sup>  
and 23<sup>rd</sup>

Christmas Eve: December 24<sup>th</sup>

– Closing at Noon

Christmas: December 25<sup>th</sup>

New Year's Day: January 1<sup>st</sup>



## Member Appreciation Day and International Credit Union Day

On Thursday, October 18<sup>th</sup> we will be celebrating International Credit Union Day and Member Appreciation Day! Stop in from 11:00 AM – 3:00 PM for a free hot dog lunch, cake, snow cones and much more. Meet the staff, see what's new at Carolina Federal Credit Union and register for a door prize drawing!

International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union's movement history, promote its achievements, recognize the hard work and share member experiences.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

## Skip A Payment

During November and December, Carolina Federal Credit Union will allow members to skip ONE Month of your loan payments, you choose the month! For each payment skipped there will be a \$35.00 administrative fee. Additionally, if you take an advance from your loan or take a new loan between November or December, your payment will not be due until February 2019. Simply fill out the application below and drop off the form by the credit union, mail or email us the form at [memberservice@carolinafcu.org](mailto:memberservice@carolinafcu.org).

Member Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

Name of Loan you would like to skip: \_\_\_\_\_

Select the Month you would like to Skip (ONE Month ONLY)

- November, Payment Dates: \_\_\_\_\_
- December, Payment Dates: \_\_\_\_\_

Where do you want us to deduct the \$35.00 administrative fee per loan from?

- My CFCU Savings Account: \_\_\_\_\_
- My CFCU Checking Account: \_\_\_\_\_
- I've included a check to Carolina FCU for \$35.00 (per loan)

Signature: \_\_\_\_\_

I hereby request the credit union to skip either my November or December payment. I understand the finance charges will continue to accrue on all new and existing balances during the skip payment period (Nov 1, 2018 – Dec 31, 2018) pursuant to my agreements with the credit union and that all the terms and conditions will apply after the payment period. This pass cannot be used to make the first payment. The payment amount will remain the same, but skipping a payment would extend the terms of your loan. This promotion excludes all types of home equity, real estate loan or Visa credit cards. You must be in good standing with the credit union prior to approval. If you have a weekly, semi-weekly or bi-weekly payment, this promotion applies to the entire month of payments. We must receive your signed authorization and administrative processing fee of \$35.00 prior to your regular payment due date in the month during which you wish to postpone a payment. A \$35.00 administrative fee applies to each loan you skip. For members with GAP insurance, this could affect the protected balance on your auto loan account. Review your GAP insurance policy.

## Kirby Kangaroo

Open a "Kirby Kangaroo" savings account for children ages 0-12 with a minimum deposit of \$5!

## Enterprise Car Sales

Enterprise Specializes in 1-3-year-old used vehicles, sold with helpful personalized customer service you expect from Enterprise. Preview their great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com).

## Save to Win

It's a special certificate account at Carolina Federal Credit Union that gives you all the benefits of savings – plus the chance to win big! Each \$25 deposit into this share certificate earns you an entry into the monthly and quarterly drawings. Simply request a 12 Month Save to Win share certificate and make an opening deposit of \$25.



## Secure Checking Forum

Still have questions about our new checking account, secure checking? We will be hosting a Secure Checking Forum on November 13<sup>th</sup> from 6 PM – 7 PM at the credit union, 1200 E. Church Street Cherryville NC 28021. We will have food and an hour of open discussion about secure checking, we hope to answer any questions you may have.

Have any questions you would like to submit to us beforehand? Please contact Allison Brewer at 704-435-7053 or [abrewer@carolinafcu.org](mailto:abrewer@carolinafcu.org). We look forward to seeing you there!

## Jack Jenkins, Joel Wallace and Don Starling

### Memorial Golf Tournament

We would like to thank all of our sponsors and players for your donations to our scholarship fund. Each year Carolina Federal Credit Union offers a scholarship to local high school seniors to help with their financial needs during college. We could not offer the scholarships without your help and donations. Thank you, again!

The Jack Jenkins, Joel Wallace and Don Starling scholarship applications will be available February 1<sup>st</sup>, 2019. If you or a high school senior you know would like to apply, our applications will be available online and at our branch.

## Searching for a New Vehicle?

Check out Carolina Federal Credit Union's Smart Approval Car Search at <https://carolinafcu.cudlautosmart.com/>. You will be able to search for new and used vehicles, search local dealers, or build your own. Find out what you can afford by what your monthly payments would be and you may obtain a pre-approval by Carolina Federal Credit Union!

## Caroline Teller

- Access your account from your telephone and enjoy this easy-to-use service anytime by calling 1-800-378-1955.
- Check your balance on accounts
- Verify account transactions
- Transfer funds
- Check loan payment and payoff status
- And much more!

**CAROLINA**  
FEDERAL CREDIT UNION  
*We treat you like family... because you are.*