



Winter 2011

## Get Your Finances In Shape In 2011

### Resolution #1

## Refinance Your Auto From Another Lender



rates as  
low as  
**2.99% APR\***  
**24 month term**

### **other rates and terms available**

\*Annual Percentage Rate. Effective January 1, 2011 and subject to change. Not available for the refinancing of existing C&O United Credit Union loans. Must meet credit requirements.

If you have an auto loan at another lender, refinancing the loan at your Credit Union might **lower your monthly payment** and the total interest on the loan. Call us today to find out how much you might save.

### Resolution #2

## Manage Your Debt: Consolidate With A Home Equity Loan

Think of debt as a tool. For most people, some debt is practical for items you cannot afford to pay cash for such as a home and college tuition. However, the key is not to let debt get out of control. Getting into debt is easy, but getting out can be difficult. Don't confuse what you can borrow with what you should borrow. Financial experts agree that your debt should not exceed 36% of your gross income.

Consider consolidating debt in a low-rate home equity loan. Combining debts into one, larger loan for a longer term can help reduce the monthly payments.

Call us today to apply!

**See back for more helpful financial resolutions...**

## Coming Soon...

## Courtesy Pay

Courtesy Pay is a convenient service that will allow us to pay an item presented for payment against your account even if it caused the account to become overdrawn. This means, instead of returning the check to the merchant because of insufficient funds, C&O Credit Union may pay your check, saving you additional charges from the merchant. It is not an invitation to overdraw your account nor is it a line of credit. It is an added layer of security should you accidentally write a check for more than your balance, or if an error causes the account to become overdrawn. This service will be available to members with a C&O CU Checking Account\*.

Watch for more details coming soon!

\*Restrictions may apply.

## Perfect Pay Makes Bill Paying Easy

Tired of trying to remember when your bills are due and writing checks each month? With Perfect Pay, paying bills is fast and easy. Sign up today at our web site.

## Message From CEO Mike Cooper

Happy New Year! There's no time like the start of the new year to get your finances in shape. If holiday debt is weighing you down, you want to make some serious changes to your spending and saving habits, be sure to take advantage of the financial resolution tips in this newsletter. They are a great way to get your finances off to the right start in 2011.



You are not just a "member" of C&O Credit Union - you are a part of our credit union family. We share the same worries and struggles as you. That's why we work hard to offer you financial services you can trust. We take pride in the credit union philosophy of "people helping people," so please don't hesitate to make us your first choice this year, whether you need a loan, or simply want to talk to someone about getting your finances in shape!

- Mike Cooper, CEO

### Resolution #3

## Create A Budget

Begin by tracking your spending for one month. Separate your expenses from essentials and non-essentials to help you better see anything you can cut. Then start by putting your savings first. Additionally, identify specific goals such as retirement, vacation, or a new house, and create a plan.



### Resolution #4

## Pay Yourself First

When it comes to saving, it's important to always set aside a specific amount of money for yourself. If you do this before you pay the mortgage, car payment, and visit the grocery, you'll be more likely to save on a regular basis. Saving is even easier when you take advantage of payroll deduction.

### Resolution #5

## Financial Check-Up

How long has it been since you had a financial check up? Is your beneficiary information up to date? How long has it been since you got a copy of your credit report? It's important to make sure to review your financial information annually. Check up on your credit report to make sure there are no problems or discrepancies. If you would like more information about how you can improve your credit score, a Credit Union loan officer would be happy to discuss your personal financial situation with you. Make an appointment today!

# C&O UNITED CREDIT UNION

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### Lobby Hours

Monday-Thursday 9am-5pm

Friday 9am-6pm

Drive-Up Hours

Monday-Thursday 8:30am-5pm

Friday 8:30am-6pm

### Services

Savings  
Checking  
ATM Service  
MasterMoney Debit Card  
Drive-Up ATM  
Payroll Deduction  
Direct Deposit  
IRAs  
Club Accounts  
Certificates  
Great Loan Rates  
NADA Auto Information  
Auto Leasing  
Money Orders  
Travelers Cheques  
Audio Response (SYBIL)  
Notary Service  
First Mortgages  
Home Equity Loans  
Amusement Park Tickets  
Perfect Teller (Online Banking)  
Perfect Pay (Electronic Bill Pay)  
plus much more!



## Holiday Closings

**Martin Luther King Jr. Day**

Monday, January 17

**Presidents' Day**

Monday, February 21