

# Lauhoff Employees Credit Union

## Winter 2012 Newsletter

### 2012 Annual Meeting Info

Can you believe that our 64th Annual Meeting is coming up soon? Check back with us for more information about dates and times.

# Crete News

### Payroll Deductions

Did you make a New Year's resolution to save more money? If so, check out your payroll deductions and come in and change them if you would like. Even an extra \$5 a week going into your savings account would be \$260 at the end of the year! Think about it! We also have Christmas Club accounts that will help you save.



We would like to say Thank You, Larry Koerner, for his 8 years and excellent service as our Crete, Nebraska representative at Bunge. We all wish you a happy retirement, and will miss you!

We would like to welcome Sherry Tyser, as she will be taking over Larry's duties as the credit union representative in Crete. Her contact number is 402-826-2113 extension 343.

### Hours

Monday thru Friday  
9 am to 5 pm

### HOLIDAY CLOSINGS

Monday, January 16— Martin Luther King's Day  
Monday, February 20—President's Day

**CHECK YOUR ACCOUNT BALANCE  
ONLINE 24/7 AT  
WWW.LECUONLINE.ORG  
217-443-9837**

Please notify us if you have changed your address or phone number

### Spring Ahead!



Don't forget to set your clocks forward one hour on Sunday March 11, 2012

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0%- Is it a DEAL?

Annual Percentage Rate	0% 72 Months	3.50% 72 Months
Cost of Car	\$24,000.00	\$24,000.00
Less Rebate	0.00	4,000.00
Plus Interest Charge	0.00	2,203.52
<b>Total Amount Financed</b>	<b>\$24,000.00</b>	<b>\$22,203.52</b>
<b>Monthly Payment</b>	<b>\$333.66</b>	<b>\$308.58</b>



Which is the better deal now? —————> we are!!

Some things to think about when choosing 0% financing:

- Usually only available on certain car models. It might not be available on the exact car you wanted in first place.
- Buyers usually forget to negotiate price of vehicle because they are so excited about getting 0% financing, and could end up paying more than what car is worth.
- Not everyone will qualify. Only those with desirable credit scores will be able to get such deal.
- Read the fine print: There could be a clause that states if you are late on a single payment, the interest rate will increase.

NOT FREE! They are not loaning you money for free. You pay all of their charges plus more upfront.

Know your facts. Come check in with us at the Credit Union before you make any decision. We will be happy to sit down with you and help you make the right choice and see what option is right for you. We offer fast, same day approval with most cases. You may be surprised at what Lauhoff Employees Credit Union can offer! We have super low car rates, and offer weekly payroll payments to help you pay your loan off even faster.

### Looking for a new car?

If so, keep the Credit Union in mind for your financing **FIRST!** Not only do we have **LOW** rates, we will also make sure you are getting the best deal on your vehicle. We will be with you throughout the entire buying process, checking over your buyer's order to make sure you aren't signing for anything you aren't aware of. In most cases, we also have **FAST, SAME DAY LOAN APPROVAL!**

Also, we have a special promotion for new cars going on!  
(2012 or 2011, never been titled, or under 15,000 miles)

36 months	2.5%
60 months	3.0%
72 months	3.5%

Call the Credit Union today to get into the car of your dreams!! 217-443-9837

### CURRENT INTEREST RATES Effective December 29, 2011

#### LAST DIVIDENDS DECLARED:

Shares	.25% APY
Christmas Club	.25% APY

#### LOAN RATES

Share Secured	3.5%
Line of Credit	1 year @ 14.00% 2 years @ 15.00%
Closed End Signature	Up to 2 years @ 16%
ATV Loans	48 Months 6.50%

<b>New Car</b> <i>Limited Time Only!!!</i>	Up to 36 Months	2.50%
	37 to 60 Months	3.00%
	61 to 72 Months	3.50%

Used Car Up to 2 years old	48 Months	5.25%
	60 Months	5.25%
3 to 5 years old	60 Months	6.50%
Over 5 years old	48 Months	8.90%

New car if mileage is under 15,000 or has never been titled. Age of vehicle not to exceed 2 years of age. Car with book value of \$2,000 or less will have rate of 15.00%

Current auto rates are based on NADA book value, rates will vary for anything in excess of NADA value.

Rates and terms can change at any time without notice. Contact the credit union for the most current information.