

County Credit Union

Central to Your Success

**Friends don't let friends—
USE BANKS!**



July 2016

Buy Now & Pay Later without Plastic

With a Line-of-Credit added to your checking account you can truly buy now and pay later without a credit card. It's secure, accessible in an instant through the mobile app, reusable and above all else affordable.

No cost if you don't use it and credit lines of up to \$10,000 are available.* Linked to your checking account at County Credit Union, you'll have access 24/7 to additional funds when you need them through our mobile app, online banking or SpeedyLine (our touch tone phone application).

Apply online, by phone or in person

*Credit Line must be approved, rates may vary based on credit profile.

Congratulations Scholarship Winners!

County Credit Union is pleased to announce that we have awarded two \$1,000 scholarships to our members. Thanks to everyone who applied. You all did a Great Job.

Congratulations Charles T. and Ekaterina K.

Good luck in school and all your future endeavors. Have fun taking on the world, we know you will win!



SPRIG by CO-OP

What is SPRIG?

Sprig is the ultimate virtual credit union wallet-with P2P payments to anyone plus all your accounts from all your credit unions together in one spot. It's as convenient as your laptop, smartphone or tablet and accessible anytime, day or night. Access your accounts, make deposits, transfer between accounts, pay loans from one institution to another, make person-to-person payments from virtually anywhere.

Questions or comments? Email us @ here4u@countycu.org or call 314-725-1113

County Credit Union

Central to Your Success

**Friends don't let friends—
USE BANKS!**



Can You Fix A Credit Score?

From Consumer Reports: From a survey four out of five respondents knew that a score of 700 is considered good but only 22 percent realized that a low score, compared to a high one, could increase the cost of an auto loan by more than \$5,000. (The FICO score, the brand of credit score used in more than 90 percent of consumer-credit decisions, typically ranges from a low of 350 to a high of 850; good scores begin in the mid-to-high 600s.)

- Pay your credit card and other bills on time.
- Check your credit reports.
- Don't apply for multiple credit cards at once.
- Don't open too many new credit accounts at once.
- Don't cancel unused cards (unless they carry an annual fee).
- Keep credit balances low.
- Maintain a variety of credit types.
- Pay off debt in collections.
- Beware of keeping high balances.
- Get a personal loan to pay off credit card debt.
- Get a secured credit card after bankruptcy.

For more info from Yahoo Finance
<http://finance.yahoo.com/news/11-ways-fix-credit-score-110002995.html>

Breaking News!

Get a personal loan or car loan and a County Credit Union Platinum Rewards VISA card and take .25% off the already great loan rate! You get the loan you want and the VISA you need to carry. Unlimited 1% rewards on purchases, a great interest rate and affordable terms.*

Hurry offer ends on 7-31-2016. *Rates and terms may vary, call County Credit Union for details.

July 2016



SPRIG by CO-OP

For Members Only

**EARN \$10 FOR EACH NEW MEMBER
YOU SEND TO COUNTY CU!**

Your family and friends could enjoy the benefits of having an account here. Have them mention your name when they open their account at the credit union and you'll each get \$10 in your account. * May need to qualify for membership.

We see it too! You need products and services that make things easier but you don't qualify. It seems that only people who don't need them get personal loans or VISA credit cards or checking accounts. You want a newer car but prices and credit terms put it out of reach. We see that too!

We have partners to help our members when we can't and we provide great products and services. Our programs are designed for everyone, good credit and not so good credit. Give us a try and you'll see it too, countycu.org.

County Credit Union

Central to Your Success

**Friends don't let friends—
USE BANKS!**



A Message from the CEO

County Credit Union offers fresh starts. Yes I said it, we offer fresh starts if you have credit problems or checking account problems or if you've bounced a few checks.

If you just need a fresh start from your bank or financial institution, we have one for you too. Our accounts, loan rates and VISA Platinum Rewards Card are affordable for everyone.

Do you feel you are being judged by the fees you pay or the loans and accounts you can't get? You don't need to have any fears here because we won't judge.

Why don't you see what we can do for you? Since we're in the Shared Branch Network you have access to your account at over 5,000 locations. Call or come by today.

Historic Savings From Sprint Are Even Better for Members!

Switch to Sprint and **save 50%** on most Verizon, AT&T, or T-Mobile plans* - you have probably already heard about the biggest offer in U.S. wireless history. But did you know that the savings are even sweeter for members?

For a limited time, members can **receive a \$100 Reward Card** with new account activation on non-discounted device. A Reward Card on top of huge savings - it's time to **#MoveForward** with Sprint.

For more information, visit LoveMyCreditUnion.org/Sprint, or call 877.728.3428. After activation, register for your reward card at Sprint.com/Promo/iL3113TDA.

Discount applies to base monthly service plan only. Discount does not include competitor promotional or sale price. Carriers' features differ. Plans exclude unlimited music and video streaming, data carryover, tethering and cloud options that other carrier plans may offer. Available on non-discounted phones. Activation fee of up to \$30/line applies. Applies to Verizon Plan 1, 3, 6, 12, 18, 20, 25, 30, 40, and 50GBs; AT&T Mobile Share Value 300MB, 2, 5, 15, 20, 25G, 30, 40, and 50GBs; and T-Mobile Simple Choice 2, 6 and 10GBs rate plans. Savings until 5/31/18. Other monthly charges apply.**

July 2016



**Get a car loan here and a
County Credit Union VISA
then take .25% off of our
already great rate.**

***restrictions apply**

www.countycu.org

Phone: 314-725-1113

Email: here4u@countycu.org

Hours:

Mon, Tues, Wed & Fri: 9:00 AM to 5:00 PM

Thursday: 9:30 AM to 5:00 PM

24/7 Services:

ATM: 25,000 Free CO-OP ATMs Nationwide

5,000+ Shared Branches Available

OnLine Banking and Bill Payer through your PC or Apple

Mobile Banking powered by CO-OP

**130 S. Bemiston Suite 100
Clayton MO 63105**