



The EdCo Educator

A quarterly publication for members of EdCo Community Credit Union.

Winter 2012

Bundle Up With A Low Rate And Great Accessories!

As low as **3.75%***
on 2010 and newer vehicles

As low as **4.25%***
on 2007-2009 vehicles



Simply stop in to our office, apply online at www.EdCoCU.com,
or get your EdCo loan right at the dealer's office!

*Annual Percentage Rate. Not all borrowers will receive the same rate. Rates listed "as low as" are quoted with all available discounts, are based on the borrower's credit history and are subject to change without notice. Please contact the credit union to determine your personal rate. Loans are offered with approved credit. Existing EdCo loans do not qualify. Other restrictions may apply, see credit union for full details and disclosures.

GAP Protection

- Auto loan debt cancellation waiver that protects you financially if your vehicle is totaled or stolen and you owe more on the vehicle than insurance will pay
- Additional \$1,000 paid toward the purchase of a replacement vehicle if financed through EdCo
- Only \$295 regardless of the vehicle's age or price

Mechanical Breakdown Protection

- Nationwide Coverage
- No Deductible
- 24/7/365 Emergency Roadside Service

EdCo's Visa Access Card

All the benefits of a checking account on a single plastic card!

EdCo's Visa Access Card offers you 24/7 access to make purchases, pay bills, withdraw cash and deposit funds without the need for a checking account. Simply add funds electronically on your reloadable card and enjoy spending power with more control.

- No need to carry multiple forms of currency
- Track transactions online at no charge
- Schedule bills to be paid with your card automatically
- Perfect for members who do not have or want a checking account
- Great way to manage money responsibly with little risk
- Only requires an EdCo savings account



Upcoming Annual Meeting

Date: Tuesday, April 17

Location: Des Moines University Medical Education Center, 3200 Grand Ave. in Des Moines

Refreshments will be served at 6:00 p.m. with the meeting slated to begin at 6:30 p.m. Members interested in serving on the board should contact Carolyn Wells at 515.274.4100 ext. 236 by Friday, March 30.

Simply stop in to the EdCo office to set up your Visa Access Card today!

Give Your Credit A Thorough Examination

Have you been ignoring the rate you're paying on your loans and credit cards, either out of habit or simply because you think it's too much work? Set aside a few minutes this month to give your loans and credit cards a thorough examination, and you could save hundreds of dollars! Review the rates you're paying on credit cards, auto loans, mortgage loans and more, and see if EdCo can "prescribe" a lower rate. Refinancing is a quick and simple procedure. Plus, you can either pocket the money you'll save, or overpay your debt and get rid of it sooner!

Need help with your examination? EdCo's lending professionals are just a click or call away! 515-274-4100 or ContactUs@EdCoCU.com

Mobile Banking

"It's Me 247" Online Banking with your mobile device.

With mobile banking you can...

- Access your accounts to check balances
- Make transfers between accounts
- Manage your accounts on the go...anywhere your phone goes!

Text Banking

View account information or make transactions via text messaging.

2012 Security Series

In 2012, we're dedicating this section of our quarterly *EdCo Educator* to provide information and tips that will help you protect your identity and finances.

Phishing and Smishing and Pop-Ups...Oh, My!

One thing you can be sure of, whether shopping online or in-person, scam artists are always searching for various ways to swindle you out of your hard-earned cash. Here are a few online scams to watch for:

Phishing - Phishing is when someone poses as a trusted source (such as your credit union or a retailer) and asks for personal information, or instructs you to click on a link within an email. Never open attachments or click on any links. If it looks like an alert, go directly to the company's website and look for information there. Your credit union, card issuer or retailer will never ask for personal information in an e-mail.



Smishing - Same idea as phishing, but it's through text messaging.

Pop-Ups and False Ads - Do not respond to pop-up ads that request feedback or encourage you to sign up to win prizes, even if they appear to be from a reputable retailer. These ads can infect your computer with a virus that accesses your personal financial information from your computer. Disable pop-ups on your computer, make sure your computer is up-to-date with anti-virus software, and back-up your files to an external drive regularly.

In our Spring 2012 issue, we'll highlight a few scams to watch for while shopping in person at your favorite retailer.



Visit www.EdCoCU.com for details.

Web Site

www.EdCoCU.com

Automated Teller

515-274-4100 Option 1
1-888-378-7352 Option 1

Des Moines Location

609 38th St. - Des Moines, IA 50312

1-888-378-7352

P: 515-274-4100 F: 515-274-2939

Lobby Hours

Monday - Friday 8:30 - 5:00
Saturday 9:00 - Noon

Drive-up

Monday - Thursday 7:30 - 5:00
Friday 7:30 - 6:00
Saturday 9:00 - Noon

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Hablamos español.

CURRENT RATES

Share Savings .35% APY

Money Market Savings

Min. balance of \$2,000

Rates as high as .85% APY based on balance

Share Certificates & IRAs

3-60 month terms

Rates range from .60% - 2.10% APY

Auto Loans

2010 or Newer

60 -72 Months 3.75% APR

2007-2009

60 Months 4.25% APR

Home Equity Loans

180 Mths 5yr balloon 80% LTV 5.50% APR

Line of Credit 80% LTV 4.00% APR

Line of Credit 81% - 90% LTV 5.50% APR

Signature Loans

Signature 8.50% APR

All rates subject to change without notice. APY=Annual Percentage Yield. Minimum balance required to earn dividends on Share and Money Market Savings. Loan rates are listed "as low as" unless otherwise noted. APR=Annual Percentage Rate. Contact a loan officer for terms and conditions. Rates quoted with all available discounts and based on credit history. Existing loans with EdCo do not qualify. Home Equity Loans: property insurance required. Member pays closing costs. Rate based on individual credit. Rate may increase during loan period. Fixed Rate=5yr balloon, 80% LTV. Variable Rate=Monthly average of the 6 month Treasury rate as of 10 days before the date of any annual percentage rate adjustment plus 3.75% for 80% LTV, plus 5.75% for 81%-90% LTV rounded up to the next .25%. Minimum of 4.00% APR. Maximum 16.00% APR. Federally Insured by the NCUA to at least \$250,000.



facebook.com/EdCoCU

Do your banking when & where it's convenient for you at www.EdCoCU.com.

