

Winter Newsletter



WHY SHOULD I GET



PREAPPROVED?

Four Flags is committed to letting our members know what is best for them. That is why we like to say, "Know before YOU go!" Shopping for an auto loan is complex. Here are several reasons why you should be preapproved before going to the car dealership.

Why get preapproved for Auto Loans?

Anytime you get preapproved, you help yourself. You learn what lenders are willing to offer, and you gain negotiation power. Preapproved auto loans, like any other loan, allow you to:

- Know how much you can afford
- Shop like a cash buyer, and
- Understand the costs you'll pay

Negotiate on Price

We all know how tricky car salesmen can be. You never know who you're going to deal with, so having an auto loan preapproved improves your chances of negotiating on what really matters: your new auto's price.

Dealers are notorious for trying to focus your attention on the monthly payment (is it a payment you can afford?). That way, they have room to fiddle with other parts of the deal. A monthly payment is calculated using several ingredients: the loan amount, the loan term (how many years), and the interest rate. Once you agree to a payment, they can try to squeeze profits out by manipulating these ingredients.

When you have a preapproved auto loan, **the payment is none of the dealer's business** -- so there are no games to play. You and your lender have already agreed to something, and the dealer just needs to decide if you're offering enough for them to let go of the car.

No Surprises

If you get preapproved through a reputable lender, like FFACU, you'll know how much you can really afford. We'll review all the details with you on your vehicle and see if you can afford it. If you don't get preapproved you might be dealing with some very unpleasant surprises. Give FFACU a call today @ 269-684-6512.

Holiday Closings

CLOSED

- NEW YEARS
Tuesday, January 01, 2019
- MARTIN LUTHER KING DAY
Monday, January 21, 2019
- PRESIDENTS DAY
Monday, February 18, 2019

Closed Saturdays!



As you know, we are heading into cold and snowy days and the slowest operational quarter of our year. As a result of these, member traffic on Saturday's significantly diminishes, therefore, FFACU will not be open on Saturday's starting, January 05, 2019 through March 30,2019.

FFACU offers the following services to assist our member's with their after hour banking needs:

- Online Banking / Mobile Banking
- Debit Cards
- Extended Drive-Thru Fridays until 6p.m.



From all of us at FFACU we want to wish your family a very happy and prosperous 2019!

Thank you for trusting us with your banking needs!



LOVE MY CREDIT UNION REWARDS

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint @!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Visit www.lovemycreditunion.org to start saving today!

Community Corner

4th Quarter Volunteer Update:

- Downtown Trick or Treat
- YMCA Thanksgiving Day Walk/Run
- Salvation Army Annual Community Thanksgiving Dinner
- Salvation Army Toy/Food drive

We would like to Thank everyone that took time out of their lives to help with volunteering, it means a lot to us and to the community. If you are interested in volunteering or have any suggestions for volunteering get with Michael at the Credit Union.



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can **save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

IRA'S And Roth IRA's



Traditional and Roth IRA's are at FFACU!

The Traditional IRA is an investment or savings account in which the money invested isn't taxed, but taxes must be paid on funds withdrawn from the account when you retire. In a Roth IRA you don't get a tax deduction on contributions, however you also don't pay taxes on money withdrawn from the account later on. For many people who don't have a 401(k) plan through their employer, IRA's are a great way to save for your retirement.

Speak with your tax advisor to determine the best IRA for you and stop by FFACU today and start saving for your retirement.

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"Member Owned, Member Friendly"

