

Holiday Closings

Oct. 8—Columbus Day

Nov. 11 Veterans Day

Nov 27 - Closed at Noon

Nov 28 - Thanksgiving

Nov. 29 Closed at Noon

Phone: 575-748-9779

Fax: 575-748-3850

Toll Free: 1-855-746-2205

P.O. Box 406 / 210 N. 5th St.

Artesia, NM 88211



FALL 2019

www.artesiacu.org

7 Ways to Protect Your Credit Score

Your credit score is a three-digit number that creditors use to assess how likely you are to repay your loans. A high score can help you qualify for the lowest interest rates and gives you the ability to borrow money for purchases.

Here are seven things you can do to make sure your credit score stays healthy:

- 1. Pay back your debts on time.** How you've repaid past debt is the most important factor (35%) in calculating your credit score.
- 2. Apply for new credit only when you need it.** Ten percent of your credit score is determined by how many new credit accounts you've opened and the number of times lenders have checked your credit. Another 15% of your score is determined by the length of your credit history. When you add a new account into the mix, the average age of your credit accounts drops.
- 3. Don't co-sign.** Be cautious about co-signing a loan, even for family members, unless you are willing and able to take on the payments later, if necessary. If a payment is missed and you don't pay it, it can negatively affect your credit score.
- 4. Consider keeping starter cards open.** Cards designed for people without a credit history, called starter cards, usually have high interest rates and fees, low limits and few rewards. Even though you've stopped using them, it's a good idea to keep them open. This will help the 15% of your score that comes from the length of your credit history. It also will help the even bigger part (30%) of your score that's based on your utilization ratio: your credit card debt relative to your total available credit.
- 5. Guard your personal information.** Be very careful when giving out your Social Security number, birth date, credit card numbers, and other personal information. Use secure websites and be cautious on phone calls. Don't leave paperwork with this information on it lying around—shred it.
- 6. Regularly monitor all your accounts.** Even if you don't use them, check each account to make sure there aren't charges, such as annual fees, and that no one is fraudulently using your card. Order a free credit report from annualcreditreport.com, the only site sanctioned by the Federal Trade Commission. Stagger your reports from the three reporting agencies so that you get one report every four months.
- 7. Stay diligent.** Make sure that the good credit score you've worked so hard to build stays that way.

Our new **CardValet®** app lets you control all of your credit and debit cards. Save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket.

- Get real-time notifications when your card is used.
- Restrict transactions to a certain area using your phone's GPS.
- Set security preferences to match your spending habits for every credit and debit card.
- Set spending limits for every transaction.
- Enable or disable your cards to be used within certain merchant categories such as gas and groceries, hotel and travel.
- Lock and unlock cards with a few taps on your smartphone.



CardValet

e-Statements

Fast, Secure, Convenient

HOLIDAY LOAN SPECIAL!!

UP TO \$2000.00
12 MONTH TERM
5% APR!!

APR refers to Annual Percentage Rate.
Approval based on creditworthiness.
An example of a payment is \$171.20 per month
at 5.00% for 12 months



Holiday Skip-A-Pay Certificate

Please read carefully, sign, and return today with \$40/loan.

YES! I want to take advantage of the Artesia Credit Union Holiday Skip-A-Pay offer. I have read and agree to the terms below.

Borrower's Signature _____

Date _____

Co-Borrower's Signature _____

Date _____

If loan is joint, all borrowers must sign **(no exceptions)**.

Please return before first eligible payment is due.

Please print clearly in ink.

Name _____

Address _____

City _____ ST _____ ZIP _____

Daytime Phone _____

E-mail Address _____

Member# _____

Please withdraw all applicable skip-a-pay fees from my account

SAVINGS (00-1)

CHECKING (50-1)

☐ I have enclosed cash or a check for all applicable skip-a-pay fees

I want to skip my loan payment(s) for (choose one month)

NOVEMBER

DECEMBER

JANUARY

☐ Skip All Eligible Loans

Skip Loans : _____

Artesia Credit Union

210 N. 5th Street / P.O. Box 406

Artesia, NM 88210

Monday—Thursday

Lobby: 9:00AM—4:30 PM

Drive-Thru: 9:00 AM—5:00 PM

Friday

Lobby: 9:00 AM—5:00 PM

Drive-Thru: 9:00 AM—5:30 PM

Phone: 575-748-9779

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**WE ARE ABLE TO STOP YOUR ACH FOR THE MONTH SKIPPED BUT YOU MUST TELL US TO DO SO .
IT IS YOUR RESPONSIBILITY TO ENSURE THIS IS DONE**

*I wish to participate in the ACU Holiday Skip-A-Pay Program. Please defer payment for the loan(s) checked on this certificate. I understand that in order to be eligible to participate in the ACU Holiday Skip-A-Pay Program, my loan payment must be current. I understand we are required to pay a fee of \$40 for each loan skipped. I understand that interest will continue to accrue on the outstanding balance of my/our loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principle and interest of my loan and that I will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I understand that our next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that any credit disability insurance on my loan will not extend beyond the original maturity date of the loans. I also understand that if I have GAP insurance on my loan, it will affect the amount paid by the insurance company. This offer does not apply to real- estate loans.



**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of **Artesia Credit Union**.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Artesia Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Credit union members get **\$200 when you switch to Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Credit union members save on **SimpliSafe**, the #1 expert pick for home security.

Learn all about how your Artesia Credit Union membership gets you all these exclusive savings, and more at Artesia Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

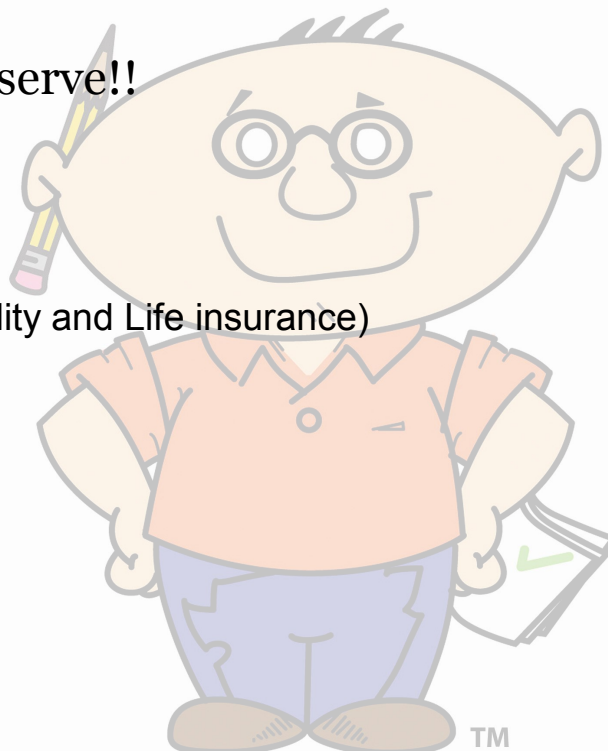


Earn the CASH REWARDS you deserve!!

Our signature credit card offers you:

- No Annual Fee
- Fixed Interest Rate
- Available payment protection plans (Disability and Life insurance)
- Online and In-house Payment
- Worldwide VISA® recognition

And CASH REWARDS!!!



SCORE=CARD®

TM