

LIMITED TIME OFFERS EXPIRE JULY 31!

NEWSFLASH

JULY 2015



BACK BY  
POPULAR  
DEMAND!

*Madison  
County* Federal  
Credit Union

# friends & family SPECIALS

NOT A MEMBER YET? SIMPLY JOIN OUR FAMILY TODAY AND YOU QUALIFY.

## PERSONAL LOAN SPECIAL

As low as  
**5.75%** APR\*

You can bring loans from other  
institutions or go for that  
dream purchase!  
(up to \$15,000)

At MCFCU, we believe that one of  
the most important things in  
life is showing your friends  
and family how much  
they mean to you.

Last year as a show of our  
appreciation for you, we  
introduced two, **limited-time  
friends & family specials.**

You liked them so much that we  
have brought them back!

## AUTO LOAN RATE CHALLENGE

Bring us your auto loan  
from another institution  
and we'll beat your rate  
or pay you \$100\*

\*Limited Time offers expire July 31, 2015. Terms and conditions apply. Auto challenge not valid on financing rates below 2% APR. Offers apply to new or transferred loans only. Existing MCFCU loans must meet additional terms to qualify.



Federally Insured by NCUA

## Notify us if you are traveling out-of-state this summer

If you have a Madison County Federal Credit Union debit card and are planning on traveling out of the state or country, contact one of our offices and have your account information ready, along with location and dates of travel.

We're not nosy, we just want your next trip to be as hassle free as possible. Clue us in on your travel plans and we'll make sure your debit and credit card are usable everywhere you go.



## How to Cut the Cost of Driving

Gasoline prices are rising again, but fuel is just one factor in the high cost of driving an auto. The average cost of driving a sedan 15,000 miles a year will cost you \$8,698, or 58 cents per mile. You'll spend 70.8 cents a mile, or \$10,624 a year, to put 15,000 miles on an SUV with four-wheel-drive. Many factors feed the cost of driving: financing, depreciation, maintenance, insurance, and driving habits.

**Financing:** Credit unions often offer the best rates on loans, but you also should compare the loan term, fees, and prepayment penalties. If the dealer offers a rebate, you may save more money by taking the rebate and financing at MCFCU than taking the low-rate loan.

**Depreciation:** Depreciation is usually the largest part of the cost of driving. Kelley Blue Book says that after five years, the average car is worth 35% of its sticker price. But some cars, especially Honda and Toyota, have much lower depreciation. Ignoring the current value of a used car can put you "upside-down" if you trade the car and pay off the loan:

**Maintenance and repair:** AAA estimated the maintenance costs of sedans at 5.11 cents per mile in 2015. Maintenance costs varied widely by vehicle type but, on average, were up slightly from 2014.

**Insurance:** AAA estimated insurance costs for the average sedan at \$1,115

per year, based on a low-risk driver with a clean driving record. Raising the deductible and reducing the maximum coverage can lower premiums but will increase your risk.

### Driving habits:

- Keep tires inflated to improve mileage and cut the chance of a blowout.
- Drive mild, not wild: Accelerating slowly and coasting up to stoplights can improve gas mileage up to 30%.
- Use the cruise control for highway driving to save 4% to 14% in gas.
- Drive less to save on gas, oil, maintenance, and depreciation. Think about carpooling, biking, or walking.

MCFCU can help with all your auto needs. Contact us today.

# Have You Taken Advantage of our Enhanced Identity Protection Services for MCFCU Checking Account Members?

ID  
PROTECT

**IDProtect® identity theft protection gives you everything you need to safeguard your identity, monitor your identity and recover your identity until it is completely restored should you become a victim.**

*IDProtect®, provides you protection against identity theft, including:*

- **Fully managed Identity Theft Resolution Services**
- **Credit File Monitoring**  
Daily credit file monitoring and automated alerts of key changes to your credit reports (Registration/activation required)
- **3-in-1 Credit Report** - request a new 3-in-1 report Every 90 days or upon receipt of a credit alert (Registration/activation required)
- **Total Identity Monitoring**  
Continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others (Registration/activation required)
- **Debit and Credit Card Registration**  
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards – and your liability is limited – should your cards become lost or stolen (Registration/activation required)
- **Fully Managed Identity Theft Resolution Service**  
Access to dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored.
- **Identity Fraud Expense Reimbursement Coverage**  
For expenses to help clear your name and help repair damaged credit, including attorney fees, long distance calls, certified mail as well as coverage



**Register Your Account for IDProtect's Additional Services NOW!  
[www.idprotectme247.com](http://www.idprotectme247.com) and Use access code: IN302089**

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## MEMBER INSIGHT

MCFCU offers a full range of loan options for all all with competitive interest rates, including:

- **Mortgages • Refinances**
- **Auto Loans (New & Used)**
- **Boat, ATV & RV Loans**
- **Home Equity**
- **Home Improvement**
- **Debt Consolidation**
- **Computer Loans**
- **Personal Loans**



*Madison  
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Credit Union

### MAIN

621 East 8th Street  
Anderson, IN 46012  
765.644.3623

### SOUTH ANDERSON

Charles Street  
in front of WalMart  
765.648.3370

### EDGEWOOD

Nichol Ave.  
765.641.2342

### ALEXANDRIA

Village Shoppes  
at Timberlake Estates  
765.724.3590

### ELWOOD

State Rd.28 • West Elwood  
765.552.7321

A SMART WAY TO SAVE  
FROM MCFCU

**ROUND-UP**   
savings program

Call any branch and ask to be signed up today!



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