

*Welcome the Holidays*



WE SUPPORT OUR TROOPS...

4TH. Quarter

October 2018

## Signature Loan Promo

**\$5,000.00**

**5% for 36 month term**

*Must have a FICO score of 680 or better.*

**\$1,000.00**

**10% for 12 month term**

*Must have a FICO score of 630 or better.*

Contact Credit Union for full terms & details \*All underwriting guidelines still apply

Rates are subject to change without notice

**OFFERS GOOD THROUGH December 31,2018**



**COLTON FEDERAL CREDIT UNION**  
466 N. LA CADENA DR. COLTON CA 909-825-5442 FAX 909-825-6464

### Mission Statement

"The Colton Federal Credit Union is dedicated to providing high quality financial services to its members in a friendly and professional manner by (1) providing its members with an opportunity for savings as well as a source of credit for productive services and (2) providing sound fiscal management for continued growth."

# Holiday Closures



**Veterans Day ....Monday-November 12, 2018**  
**Thanksgiving Day.....Thursday-November 22, 2018**  
**Thanksgiving the Day after...Friday November 23, 2018**  
**Christmas Eve.....Monday -December 24, 2018**  
**Christmas Day.....Tuesday --December 25, 2018**  
**New Years Eve.....Monday December 31, 2018**  
**New Years Day...Tuesday –January 1, 2018**

Colton Federal Credit Union  
 Open Monday, Tuesday,  
 Thursday and Friday—Closed  
 Every Wednesday  
 10:00 am to 5:00pm

## ESTIMATED SHARE RATES for the 4th Quarter 2018

	RATE	APY
\$100.00 and Up.....	0.01%	0.01%

• All dividend rates are declared by the Board of Directors at the end of each quarter and are paid from available earnings and are subject to change without limitations.

### \*CD RATES:

Minimum balance.....\$5,000.00

	RATE	APY
12 Month Term.....	0.30%	0.30%

\*All dividend rates are declared by the Board of Directors at the end of each quarter and are paid from available earnings and are subject to change without limitations.

### HOLIDAY SHARE RATES:

	RATE	APY
Minimum balance* \$25.00**.....	0.01%	0.01%

As of December 14, 2017

\*Early withdrawal penalties apply. Account will be closed and all Interest will be forfeited. Maximum balance \$5,000.00

\*\*\$5,000.00 maximum balance. You can set up Payroll Deduction to go into this account. Holiday checks go out in November.

## Rate & Fee Schedule

ONE TIME MEMBERSHIP FEE .....	\$5.00	ACCOUNT RESEARCH .....	\$10.00
CREDIT REPORT.....	\$10.00	LIEN SATISFIED .....	\$20.00
EACH W/D EXCEEDING 2 PER MONTH .....	\$10.00	HELP LOAN FEE .....	\$25.00
EACH W/D EXCEEDING 24 PER YEAR .....	\$25.00	DORMANT ACCOUNTS PER QTR .....	\$5.00
STALE DATED CHECK.....	\$15.00	NOTARY FEE .....	\$10.00 per signature
CLOSING ACCOUNT IN LESS THEN 90 DAYS .....	\$10.00	*DMV FEES/ ELT FEES .....	\$15.00 - \$25.00
NON-SUFFICIENT FUNDS CHECK .....	\$35.00	*Fees may vary * Based on Title Document Preparation Fees	
STOP PAYMENT FEE .....	\$30.00		
RETURN MAIL .....	\$5.00		
LEVY'S /GARNISHMENT .....	\$30.00		
STATEMENT COPIES .....	\$5.00		

**Please contact us to update  
 Your current account!!!**

**Please make sure to  
 make a Deposit !!  
 There will be \$5.00 fee per  
 Quarter once any  
 Saving Account enters Dormant  
 Status  
 Please Deposit Annually.....**

