

# WELCOME 2018

WE SUPPORT OUR TROOPS...

1st. Quarter Issue

January 1, 2018

## NEW OFFERS ARE HERE!!!!



### FRESH START

Have no credit? Want to establish credit! Is your credit Dormant?

**Colton Federal Credit Union**

wants to help you build your credit for the future...

\*maximum loan:\$200.00 \* maximum term: 12 months

Borrowers must meet certain Credit Union membership requirements and be employed for 6 months.

\*10% based on a borrower with no Credit

2018



### LIFE HAPPENS.....

Home Improvements

Unexpected expenses

Bill Consolidation



**Offering \$5,000.00 Signature Loan for 36 months @ 6.0%**

Must have a Fico score 650 or better— offer Expires 3/31/2018

## New Year...New Car

OFFERS GOOD THROUGH March 31 2018

**\*MEET or BEAT as low as 1.99%** New or Used Auto Loan

-Must have a FICO score of 700 or better. Used vehicles no older than 1 year. Maximum term 72 months on \$20,000.00 or greater-

**\*NEW Auto Loan Special 2.99%** New Auto Loan purchase only

-Must have a FICO score of 650 or better. Maximum term 72 months on \$20,000.00 or greater-

**\*USED Auto Loan Special 5.99%** No older than 5 years

-Must have a FICO score of 650 or better. Maximum term 72 months on \$20,000.00 or greater-

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

**84 month term now Available**

For New Auto's min finance of \$35,000 for Tier 1 and 2 only @3.99%, no older then 2 years



#### 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."

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

**Colton Federal Credit Union**

**Open Monday, Tuesday, Thursday and Friday—Closed Every Wednesday**

**10:00 am to 5:00pm**

Don't let your accounts go to sleep...

There will be a \$5.00 fee per QTR

Once any accounts enter Dormant

Status, please deposit Annually



**HOLIDAY CLOSURES**

January 15, 2018  
**closed**

February 19, 2018  
**closed**



**HELP!!!**

CFCU is still offering our "HELP" Loan. Borrowers must meet certain Credit Union membership requirements and be employed for 6 months.

**Maximum Loan: \$500.00**

**Amount: \$100.00—\$500.00**

**Maximum Term: 1 Month**

**Terms:**

1. **Non refundable Application fee of \$25.00**
2. **Loan must be paid in full prior to any additional HELP Loans**
3. **18% APR**

**ESTIMATED SHARE RATES FOR THE 1TH 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	LEVY'S /GARNISHMENT .....	\$30.00
CREDIT REPORT.....	\$10.00	STATEMENT COPIES .....	\$5.00
EACH W/D EXCEEDING 2 PER MONTH .....	\$10.00	ACCOUNT RESEARCH .....	\$10.00
EACH W/D EXCEEDING 24 PER YEAR .....	\$25.00	LIEN SATISFIED .....	\$20.00
STALE DATED CHECK.....	\$15.00	HELP LOAN FEE .....	\$25.00
CLOSING ACCOUNT IN LESS THEN 90 DAYS .....	\$10.00	DORMANT ACCOUNTS PER QTR .....	\$5.00
NON-SUFFICIENT FUNDS CHECK .....	\$35.00	NOTARY FEE .....	\$10.00 per signature
STOP PAYMENT FEE .....	\$30.00	*DMV FEES/ ELT FEES .....	\$15.00 - \$25.00
RETURN MAIL .....	\$5.00	*Fees may vary * Based on Title Document Preparation Fees	



**Annual Meeting**

**Colton Public Library**

**Wednesday, February 21, 2018 @ 6:30-8:00pm**

Please come and Join us and Vote for your New Board of Directors.

We will have slots available this New Year. If you would like to nominate someone, or even yourself. Please call the Credit Union

Current Board Expiration term

Margarita Ramirez, Lisa Villa, Christine Donnel, Anna Leon