

# Cal Poly Federal Credit Union

## Member's Quarterly

SUMMER ISSUE 2017

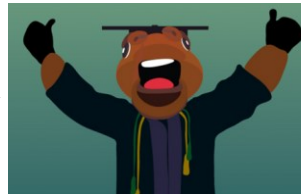


### We're Celebrating the Graduate!

We want to celebrate your graduation with you! We are offering **CPP Graduates and Alumni a 1% Cash Back Bonus** on any NEW auto loan. It's our graduation gift to you. **You worked hard and you deserve it!\***

It's quick and easy! First submit your auto loan application at [www.calpolyfcu.org](http://www.calpolyfcu.org) and click on the Alumni Loan banner. Once you get pre-approved, go shopping for your perfect vehicle. You'll be able to focus on the price of the vehicle not the payment. This will put the power of negotiations in your hands. You'll get a good deal on your vehicle purchase and a great rate at

the Credit Union with **1% CASH BACK BONUS!**



Send us the purchase order and we will finalize the loan and send you the loan agreement for electronic signature. Quick and Easy!

Get Started today at [www.calpolyfcu.org](http://www.calpolyfcu.org) or call Cathy at 909.869.6823.

*\*Some conditions apply, loan decisions are based on credit approval, offer expires September 30, 2017.*

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### Take the Summer Off—Auto Refi

Do you have an auto loan at another lender? **We would love to have your loan business!** Let us refinance your auto loan and get a summer break from making your auto loan payments.\* **What are the advantages of refinancing your auto loan at the Credit Union?**

- Lower or match your current auto loan rate – Saving you money!
- Find a payment that fits your budget – Saving you stress!
- Set up automatic payments – Saving you time!
- Skip 2 months of auto loans payments over the summer – Savings for a Good Summer!

**Refinancing your auto loan is as easy as:**



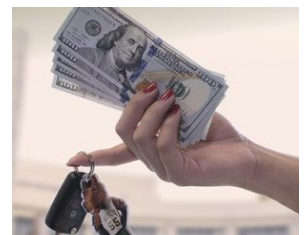
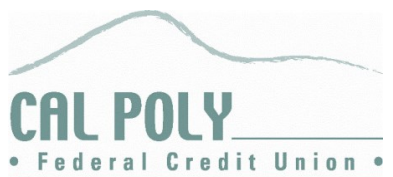
1. Submit your loan application ([www.calpolyfcu.org](http://www.calpolyfcu.org), click on the Take the Summer Off web banner)
2. Provide us with a few documents (latest paystub, current registration, and current loan statement)
3. Electronically sign you documents
4. Start Enjoying you Summer without a car payment!

\*Summer Break – Your 1st loan payment will be deferred by two months (60 days).

### Credit Union's Summer Hours

The University will be observing a 4/10 work week, closing on Fridays. The Credit Union will have a slight adjustment to our lobby hours for the summer to accommodate our members' long work schedule. We will be opening an hour earlier at 9:00a.m.—5:00p.m.

Monday—Thursday, and opening 9:00 a.m.—3:00 p.m. on Fridays. We will return to our normal 10:00 a.m.—5:00 p.m. M–F schedule on August 28, 2017.



### 1% CASH BACK BONUS EXTENDED BY POPULAR DEMAND!

Our **1% CASH BACK BONUS** program has been very popular and many members have asked if we could extend our offer until they were ready to buy their new vehicle when the 2018 models became available. **You asked for it! You got it! Our 1% CASH BONUS has been extended until December 31, 2017.** Check out the details at [www.calpolyfcu.org](http://www.calpolyfcu.org) and click on the "We'll Show You the Money" web banner.



## Remodeling Choices can be Overwhelming. HELOC Choices don't have to be!

Remodeling your home can be overwhelming and stressful. Finding the right **Home Equity Loan** to help fund those project doesn't have to be. Cal Poly Federal Credit Union's Home Equity Loan program is the perfect stress reliever.

### Our Home Equity Loan offers:

- **Quick Application Process**
- **Quick Funding (Usually within 2-3 weeks)**
- **Low Rates (Fixed and Variable Loans available)**
- **Low Application fee (Only \$200)**
- **No Closing Costs**
- **No Hidden Fees**

### We offer two types of Home Equity Loans

- A fixed, low rate loan with a term of 7 years.
- A variable, low rate loan with a term of 15 years. Our variable rate loan has a 6 month introductory rate of 2.99% apr.

Our home equity loan goes beyond home remodels, it can help with debt consolidation, financing college, weddings and other major family events. Excellent alternative to HERO (Home Energy Renovation Opportunity) or PACE (Property Assessed Clean Energy) programs.

Visit [www.calpolyfcu.org](http://www.calpolyfcu.org) and click on the Home Equity Loan banner for a brochure. For additional information contact Barbara at 909.869.6884 or [barb@calpolyfcu.org](mailto:barb@calpolyfcu.org)

NMLS#1105523 MLO #1105629



## Pack Your CPFCU VISA this Summer

As you make your Summer travel plans. Don't forget our Cal Poly FCU VISA.

Our VISA credit card has a fantastic LOW rate of 9.99% apr and is accepted worldwide, everywhere VISA credit is accepted. Using your Cal Poly FCU VISA for travel gives you added security and protection.

### You have access to these Travel and Emergency Services:

- Car Rental Insurance
- Life & ADD Insurance
- Emergency Transportation Assistance
- Emergency Ticket Replacement Assist.

- Pre-Trip Assistance
- Emergency. Msg. Relay & Translation Serv.
- Prescription Assistance & Valuable Document Delivery Assistance
- Legal Referral Assistance
- Lost Luggage Locator Assistance
- Emergency Pet Housing
- Replacement of Lenses & Medical Devices
- Personal Travel Agent Service
- Partner Program Discounts

We'll keep you safe while traveling! Pack our VISA and don't forget the sunscreen!

Apply today at [www.calpolyfcu.org](http://www.calpolyfcu.org).

## Shhh!—It's Your Privacy and We Protect It

Your privacy is important to us—We protect your information and do not share or sell your information to third parties. Our Privacy Policy is available for everyone to view on our website

[www.calpolyfcu.org](http://www.calpolyfcu.org), scroll to the bottom and click on Privacy Policy. Or send an email to [staff@calpolyfcu.org](mailto:staff@calpolyfcu.org) or call us at 909.869.6800 and request a copy to be sent to you.



### Meet Our Volunteers & Staff

#### Board of Directors

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