

LEGACY LINES

Spring 2015

Go directly to Lowland Credit Union for a low rate and flexible term auto loan and you will receive \$100.

Pass by the car dealerships for financing, because Lowland Credit Union would rather give our own members a cash reward than car dealerships. A cash reward is only one of the reasons Lowland Credit Union is the best place to finance your next car, or refinance your existing one.

- Rates as low as 1.59% APR*
- New and used autos
- Refinance your current auto
- Variety of terms up to 84 months
- Valuable add ons:
 - GAP insurance
 - Extended Warranty
 - Payment Protection



**APPLY
TODAY**

Visit
3 locations in
Morristown
& Newport

Call
888-581-8345

Online
www.lowlandcu.org

*APR is Annual Percentage Rate is current as of 04/01/2015 is subject to credit criteria and may change at any time. \$100 cash back offer is good for any new or refinanced auto loan of at least \$10,000 now through 06/30/2015. It cannot be an auto loan currently financed at Lowland Credit Union. \$100 will be deposited to your LCU savings account within 60 days of loan closing.

Credit Union Updates

Annual Meeting

Service Awards:

Kathy Bush	35 years
Mary Alice Hannah	20 years
Thelma Epps	15 years
Jessica Presnell	5 years
Shellie Wright	3 years

BOARD:

Cecil Mills	25 years
Tom Metzger	3 years

Total attendance at the meeting was 336.

Board officers were elected:

Cecil Mills, Chairman	Ronnie Moore, Treasurer
Eddie Gilbert, Vice Chairman	Todd Marshall, Asst Treasurer
Calvin Lacey, Secretary	Joann Jenkins, Personnel Committee Chair

Spring Cleaning of Accounts

Don't let your account go dormant! If you make a deposit at least once a year your account will stay in good standing. If you have questions about your account, please call us!

Non-Sufficient Funds Notice

Beginning April 1, 2015 Lowland Credit Union will no longer send out notices for NSF (Non-Sufficient Funds) checks. You are responsible for making sure you have money in your account to cover any checks written.

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

Skip-A-Payment Update

When unexpected expenses arise, skip-a payment is a smart option for you. Please note that skip-a-payment is only available in the following months: June, July, November and December.

There is a fee for each payment that is skipped, and skip-a-payment, which can be used for a loan only twice in a 12 month period, only applies to consumer installment loans, not mortgage secured loans. Enroll today!

Pack your LCU VISA® credit card for summer travel

Lowland Credit Union's VISA® credit card is ideal for summer travel getaways. Purchase airline tickets, rental cars, hotel rooms and more with your LCU VISA® credit card.

If you don't already have an LCU VISA® credit card, apply today at www.lowlandcu.org.



Current Rates

Loans	Rate (as low as APR*)	
Secured Loans (Vehicle, Equipment, Boat, RV, ATV, etc.)	1.59%	
Line of Credit	6.25%	
Signature	10.00%	
Visa Credit Card	6.25%	
Mobile Homes	7.00%	
Mortgage	Changes Daily	
Money Market		
Tier	Rate	APY*
Under \$2,500	.10%	.10%
\$2,501 to \$10,000	.15%	.15%
\$10,001 to \$25,000	.20%	.20%
\$25,001 and over	.30%	.30%
Business Money Market		
Tier	Rate	APY*
Under \$4,999	.15%	.15%
\$5,000 to \$14,999	.20%	.20%
\$15,000 to \$29,000	.30%	.30%
\$30,000 and over	.40%	.40%
Dividend Rates		
Tier	Rate	APY*
Regular Share	.12%	.12%
Secondary Share	.12%	.12%
Club Accounts	.15%	.15%
Business Share	.15%	.15%

**Loan rates are based on the Fair Isaac credit score of the applicant. All rates listed are Annual Percentage Rate and are the lowest available for that credit score as of April 1, 2015. Rates are subject to change at any time. **The Regular Share IRA dividends for the Traditional, Roth and Education IRAs for April 2015 were declared .50% APR with an APY (average percentage yield) of .50%. All dividend rates are declared by the Board of Directors at their regular monthly meetings.*

Holiday Closings

Memorial Day

Monday, May 25

Independence Day

Friday, July 3

www.LowlandCU.org

Main Branch

622 West First North Street
Morristown, TN
423-581-8345

Morningside Place

1551 East Morris Boulevard, Suite A
Morristown, TN
423-581-8345

Newport

344 West Broadway
Newport, TN
423-623-2800



Federally Insured
by NCUA