



Winter 2017

# EncoreNews

We Understand You. We Are You.

## Are you Saddled with Credit Card Debt?

Paying only the minimum on large credit card balances each month is a terrible idea. You'll carry that debt for years. That's not the case when you consolidate your balances with our Holiday Helper Loan.

**Apply now for a rate as low as 6.50% APR\* and you'll have your debt paid off in 12 months, or less.**

**This is a limited time offer:**

- Apply by January 31, 2017
- Rates as low as 6.50% APR\*
- Borrow \$500 to \$5,000
- Use it for purchases or pay off debt

**Don't delay! Apply by 1/31/17 in person, or call (323) 462.6447.**

\*APR = Annual Percentage Rate. Rates as low as 6.50% APR up to 12 mos. All loans subject to approval. Rates, terms and limits may vary and will be subject to applicant's credit history. Offer subject to change without notice.

**If you know us and you love us tell a friend, family member or co-worker. There's \$25 in it for you and \$25 for the new member. Visit [musicianscu.org](http://musicianscu.org) for details or the Referral Form.**

## Get started on your 2017 Financial Goals



If saving money is on your New Year's list, here's an idea. Refinance your existing automobile loan and bring it over to MICU! It's your chance to lower your monthly payment, lower your interest rate and maybe put a little cash back in your pocket!

Bring us your auto loan and we'll give you up to \$100 cash. Flexible 60 and 72 month terms make it easy on your budget. And, we offer up to 120% financing on new and used vehicles!

Don't worry, if you have extended warranty or GAP coverage on your auto, we have excellent plans that you can roll right into your loan.

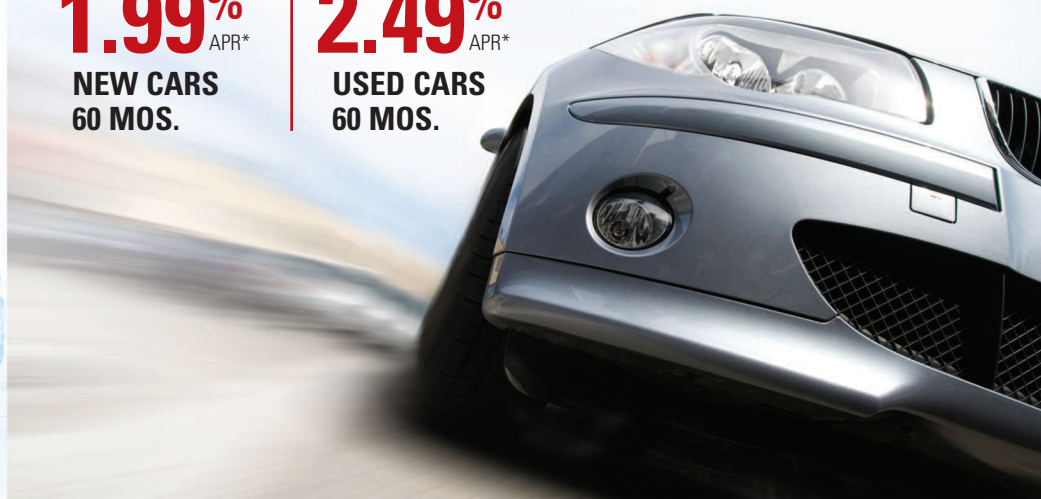
If this is your year to get organized, we can help. Put your auto payment on automatic with payroll deduction, or have it sent electronically from one of your MICU accounts. You'll have one less bill to worry about each month. Ask us for details.

**Whether you're looking to buy new or used, refinance, or want to buy out your leased vehicle, we've got affordable rates for all. Call us now at (323) 462-6447, for fast, friendly service.**

\*APR = Annual Percentage Rate. 60 mo. term for rates as low as 1.99% new autos/lt. trucks and 2.49% used autos/lt. trucks, current as of 12/9/16. Other rates and terms available. Rates, terms and limits may vary and subject to applicant's credit history. Offer subject to change without notice. Offer not valid on current vehicle loans financed at MICU. Rate includes .25% discount for automatic payment from an MICU account. All loans subject to approval. \*Certain restrictions apply. Cash back will be deposited into your MICU account within 60 days of loan funding; up to \$100 for loans \$10,000 or more, up to \$50 for loans \$5,000-\$9,999.

**1.99%** APR\*  
**NEW CARS**  
**60 MOS.**

**2.49%** APR\*  
**USED CARS**  
**60 MOS.**



**For more information, call (800) 393-3833, click [www.musicianscu.org](http://www.musicianscu.org) or stop by.**

# Simple ways to Simplify your Life

**Mobile Banking** lets you manage your accounts or deposit checks with your smartphone or tablet. In fact, you can manage all your MICU accounts from one app. It's called Sprig® by CO-OP and it's free to MICU members.

And just like Online Banking, Mobile Banking is safe and secure. Learn more at [getsprig.com](http://getsprig.com) or download the Sprig® by CO-OP app available from Google Play or the App Store.

But don't forget to stop by the Credit Union once in a while just to say hi.

## Online Tips to keep your Data Safe

Be careful when supplying personal information online. Shop at secure sites that use SSL to encrypt your information (such as the "s" in https in your browser's window)

Avoid debit cards for online purchases. Credit cards offer more protection against identity theft. We hope you choose MICU's VISA®. Our cards offer zero liability on unauthorized purchases.

Monitor your statements each month. Or access your MICU VISA credit card account anytime 24/7. Look for the "Access Credit Card" tab in Online Banking.

If you're not enrolled in Online Banking, call us at (323) 462-6447, we'll set you up.

**Online eStatements** will make your life so much easier by reducing all the clutter on your desk, in your shoe box, or wherever you drop your mail. Your statement will be available online at the beginning of each month. View them online for 12 months, download them to your computer, or print if you must. eStatements are a big help a tax time, you can download to Quicken® and Quickbooks®.

Automatic entry for the \$100 Gift Card when you sign up for eStatements through Online Banking. If you're not enrolled in Online Banking, call the Credit Union at (323) 462-6447 to get started.



No payment or purchase necessary to win. Visit [musicianscu.org](http://musicianscu.org) for MICU Official eStatement Rules. Sweepstakes effective 1/3/17 through 3/31/17.

## Annual Meeting Join us!

**Date: Friday, January 27**

**Time: 5:00 pm**

**Place: Main Auditorium**

**AFM Local 47**

**817 Vine St., Hollywood**

All members are invited to attend the Annual Meeting. Refreshments, prizes and a chance to meet your Board of Directors, committee members, staff and fellow members. Please join us.



Sign up for eStatements you could WIN a **\$100 Gift Card**



### Contact Us

(323) 462-6447 • (800) 393-3833  
24/7 Audio Teller (866) 399-2224  
[musicianscu.org](http://musicianscu.org)

### New Office Hours

Mon.-Fri. 9:00 am to 4:00 pm

### Address

817 N. Vine Street, Ste. 200,  
Hollywood, CA 90038

### Office Closures

Mon. January 2, New Year observed  
Mon. January 16, Martin Luther King  
Mon. February 20, Presidents' Day



**STAY CONNECTED TO MICU**  
Like us on Facebook at  
**Musicians' Interguild Credit Union**

## Save on Car and Home Insurance

Discount insurance for Credit Union members. Call for your FREE, no obligation quote from TruStage™. Call toll-free 1-855-483-2149 or visit [musicianscu.org](http://musicianscu.org) and click "Membership" under "About Us" for the Auto, Home, AD&D and Life Insurance link.

TruStage™ Auto and Home Insurance program offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

