

FALL 2018

Holiday Savings Ahead

Save with our low-cost financing options.

Want the freedom to shop anywhere? Apply for our convenient Visa Card.

Are you paying too much on your other credit cards? Transfer those high-rate balances and save!

Visa Credit Card

- As low as 8.90% APR*
- Credit limits up to \$10,000
- No annual fee
- No balance transfer fees

Need extra cash for the holidays? Consider our super-affordable Christmas Loan.

Christmas Loan

- Low 7.50% APR*
- Borrow up to \$10,000
- Convenient 14-month term
- No payments until February 2019!

Apply today!

Visit www.kpcu.org or call 800-748-9978.

At Kingsport Press Credit Union, we'll help you to put more gifts under your tree!

* APR = Annual Percentage Rate. Rate effective October 1, 2018, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.



FOLLOW US ON FACEBOOK

www.facebook.com/kpcreditunion

Be the first to learn about upcoming promotions or find helpful financial tips. Also watch for news on your favorite staff.

CEO Corner

The greatness of a community is most accurately measured by the compassionate actions of its members.

- Coretta Scott King

Make A Difference

We're Accepting Nominations For Our Board of Directors.

Kingsport Press Credit Union is accepting nominations for the Board of Directors. A Nominating Committee, appointed by our Chairperson, will submit a slate of officers for election. Anyone other than those submitted by the Nominating Committee who wishes to run for office and have their name placed on the ballot must:

- Submit a resume to the Nominating Committee stating their qualifications.
- File a petition signed by at least 50 Credit Union members accompanied by a statement that he or she will fulfill the requirements and will serve if elected.

Any candidate seeking a position must also meet bylaw qualifications including:

- Be a member in good standing of the Credit Union.
- Unless in dispute, all financial obligations must be in a current status and must be making payments on financial obligations according to schedule.
- Have no record of bankruptcy within the past six years.
- Must qualify for surety bonding at standard rates.

Petition and nominee statement forms are available at the Credit Union. Only these forms may be used, and the candidates must pick them up from our office.

Only Credit Union members may sign the petition. A member may only sign once, and signatures must be in ink with names as they appear on their Credit Union account. Other requirements, deadlines, etc., will be explained on the petition itself. No further nominations will be taken after the deadline date of December 1st. Qualified nominees will be publicized in the Credit Union offices by January 1st.

Auto Shopping Assistant



We've partnered with dealerships for the ultimate online auto shopping experience. You can search makes and models, access CarFax® reports, get your trade-in value, even get preapproved for the financing! Visit our Auto Shopping link at kpcu.groovecar.com

Bill Pay

Free, Easy and Never Miss A Payment!

With Bill Pay, there are no checks to write or forgotten payments. You'll save time and money – and love the added peace of mind. To enroll, simply click on the Bill Pay tab via Friendship Online or watch our demo at www.kpcu.org.



The Best Credit Card

When choosing a credit card, it pays to understand all its features and benefits. A seemingly good deal may carry unwanted fees, high APRs and other negative consequences.

Always read the fine print:

- **Fees:** Will you pay an annual fee for use of the card? What are the late payment fees? Most providers charge a fee or may increase your APR if you make a late payment. Are there monthly fees? Balance transfer fees? These can add up quickly.
- **Annual Percentage Rate (APR):** This is the rate of interest you pay on purchases or cash advances. Is the rate fixed or variable? Our low rate starts at just 8.90% APR, lower than many other cards.

At Kingsport Press CU, you'll avoid unnecessary fees and can trust the card you carry.

HOLIDAY CLOSINGS

Veterans Day Monday, November 12, 2018

Thanksgiving Thursday, November 22, 2018
Friday, November 23, 2018

Christmas Day Monday, December 24, 2018
Tuesday, December 25, 2018

New Year's Day Tuesday, January 1, 2019

kingsport
PRESS credit union
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