



MEMBER NEWS

NOVEMBER 2013

Integrity FCU Holiday Loan Make Holiday Shopping Hassle-Free!

We know Santa's secret! He has helpers – lots of them! This holiday season, take a cue from the big guy. Come to Integrity FCU for a little holiday help. Our Holiday Loan is a budget-friendly way to make holiday shopping easier than ever. You can borrow up to \$1500 with rates as low as 6.75% APR and terms of up to 12 months. Use the cash from the loan to wrap up everyone's holiday wish without breaking your budget. **Come to Integrity FCU today and apply for a Holiday Loan! This offer expires on 12/31/2013.**



*APR=Annual Percentage Rate. Loan rate is determined by term of loan and personal credit history. A sample monthly payment for a loan of \$1500 for 12 months at 6.75% APR would be approximately \$129.98. All rates and promotions are subject to change without notice.

Alliance One ATM Network Locator App It's Never Been Easier to Find an ATM



When you download the Alliance One ATM Network Locator App to your iPhone or Android device, you can ALWAYS find an Alliance One ATM! Whether you're traveling around town – or across the country – the new and improved app from Alliance One offers you convenience and flexibility. Once

installed, you can use the app to input addresses and find ATMs along a route or at a destination. You can also use it to find ATMs on-the-spot, wherever you are. With Google Maps technology, the app precisely pinpoints your location and then provides you with driving or walking directions to the nearest ATM. It's a simple, easy way to find an Alliance One ATM wherever you happen to be – or wherever you may be going.

Get started today by visiting Alliance One at <http://www.allianceone.coop/>.



The Right Choice for Everyone on Your List

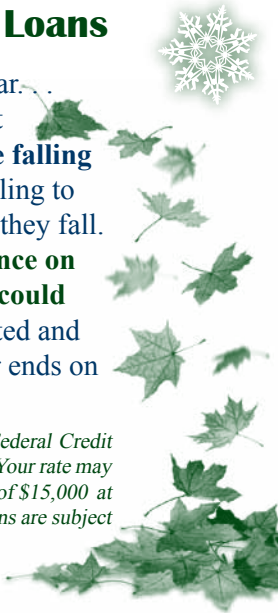
Start your holiday shopping off right when you buy VISA® Gift Cards from Integrity FCU! They're the right choice for everyone on your gift list. They'll love the size, the fit, and the color. You'll love that they come in denominations ranging from \$10 to \$1,000 dollars, incur only a \$2 activation fee per card, and are good wherever VISA® cards are accepted, which is just about everywhere. From the bus driver to the barber and everyone in between (including that picky teenager), a VISA® gift card is the right choice. Stop in today at Integrity FCU to purchase VISA® Gift Cards for everyone! VISA® Gift Cards are always the RIGHT choice!



Rates are Falling at Integrity FCU Great LOW Rates on ALL Auto Loans

We don't know what's falling outside this time of the year... could be leaves or rain or snow. But we are certain about one thing. Inside, at Integrity FCU – **auto loan rates are falling fast!** We're still slashing rates on auto loans! They're falling to all-time lows, and you can control how far and how fast they fall. **When you purchase optional warranty or gap insurance on a loan for a new auto loan at Integrity FCU, the rate could fall to as low as 2.75% APR!** Come in today to get started and see how far your auto loan rate can fall! Hurry, this offer ends on December 31, 2013.

**Annual Percentage Rate. This special is good for new loans to Integrity Federal Credit Union. No discounts will qualify for this special including any employee rate. Your rate may be higher depending on your credit history. Sample monthly payment for loan of \$15,000 at 2.75% APR for a term of 60 months would be \$268.17. All rates and promotions are subject to change without notice.*



Donate to Toys for Tots at Integrity FCU

We need your help!! Integrity FCU is once again partnering with the U.S. Marine Corps Reserves Toys for Tots program. When you donate a new, unwrapped toy to Toys for Tots at our branch, you can make the holiday brighter for a less-fortunate, local child. Simply bring in a new toy to the credit union between November 1 and December 13, 2013 and drop it in the bin. The Marine Corps will take care of the rest, and Barberton-area children will receive these gifts during the holiday season. It's an easy way to make a difference in a child's life.



Financial Convenience with Shared Branching

It's never been more convenient to conduct your financial business at Integrity FCU! We're a member of the Shared Branch Network, which means you can easily access your accounts held at Integrity FCU at more than 4,000 credit unions nationwide! You can transfer funds, pay a loan, withdraw or deposit money, and MORE – all at any credit union that's a member of the Shared Branch Network. To use a shared branch, you'll need a photo ID, your account number, and credit union name. To find a shared branch, visit <http://www.co-opsharedbranch.org/>.

LOAN RATES as of 11-15-13

.25%
discount for
applying
online.

VEHICLE LOANS	APR* (as low as)	Terms (up to)
New Vehicles (100% Financing)	3.24%	60 months
Used Vehicles	3.50%	60 months
New Motorcycles (100% Financing)	5.24%	60 months
Used Motorcycles (100% Financing)	5.25%	60 months

Note: Recreational Vehicles include motor homes, campers, 4-wheelers, waverunners, boats, and others.

**Annual Percentage Rate. Credit Life & Disability Insurance is available to members at a minimal cost. All rates are subject to change without notice. Loan rates are determined by personal credit history and term of loan. Call the credit union for details. Some restrictions may apply. Integrity FCU charges a \$25.00 non-refundable application fee, in addition there will be a processing fee equal to \$50.00 if approved. Visit us online at www.integrityfcu.org for a complete list of savings and loan rates as well as sample payments. Rates above include the online discount.*



Holiday Closings

- VETERANS DAY**
Monday, November 11th
- THANKSGIVING**
Thursday, November 28th
- CHRISTMAS EVE**
Tuesday, December 24th
Close at 1:00 pm
- CHRISTMAS DAY**
Wednesday, December 25th
- NEW YEAR'S EVE**
Tuesday, December 31st
Close at 1:00 pm
- NEW YEAR'S DAY**
Wednesday, January 1st



Lobby
Monday - Thursday
Friday
Saturday

9:00 am - 5:00 pm
9:00 am - 6:00 pm
9:00 am - 1:00 pm

Drive Thru
Monday - Friday
Saturday

8:30 am - 6:00 pm
9:00 am - 1:00 pm

971 Wooster Road, West • Barberton, OH 44203
Phone: 330-825-2455 • Fax: 330-825-4877
24-Hour Automated Teller: 330-825-2287

HOURS OF OPERATION

Integrity Federal Credit Union serves anyone who lives, works, worships or attends school in Summit County.

www.integrityfcu.org

