L'Oréal USA Federal Credit Union Newsletter

Winter 2016

L'Oréal USA Federal Credit Union

30 L'Oréal Way Clark, NJ 07066

Phone 732-499-6679

Fax 732-574-9148

Monday thru Friday 9AM-5PM Wednesdays 9AM –6PM

Maybelline Branch

N. Little Rock, AR

Phone 501-955-8815 Fax 501-955-8747

Monday 12 - 4 Wednesday 6 -12 Friday 10 - 4

Report a Lost or Stolen ATM Card: 1-800-523-4175

The following days the Credit Union will be closed:

January 1st, 2016 January 18th, 2016 February 15th, 2016

www.lorealusafcu.com

On Facebook: L'Oreal Usafcu On Google+: L'Oreal USA Federal Credit Union

Your Credit Union is in Your Pocket

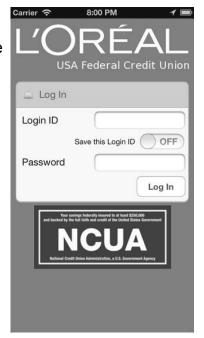
Do you realize the Credit Union is in your pocket? Here's what you can do with your iPhone or Android device:

- 1. <u>Check Your Balances</u> checking, savings accounts and loans
- Deposit Checks

 just scan the check you want to deposit and like magic it
 will be deposited into your account the next morning
- 3. Find NO Surcharge ATMS- find one of our 55,000 free ATMS
- 4. **Apply for a Loan** Personal and Vehicle Loans
- 5. Pay Bills in a snap you can pay a bill to anyone
- 6. Transfer Funds between accounts
- 7. Check Loan Rates Vehicle, Home Equity and Unsecured

You can download the free app for your Apple phone on the App Store and the Android App for the most Android phones on Google Play.

We think that you will love all the things you can do with your smartphone. Please feel free to call us with any questions you may have at 732-499-6679



Rate Watch

	Regular <u>Rate</u>	Premier <u>Rate</u>
<u>Loans</u>		
New Vehicle SALE- up to 3yrs New Vehicle – up to 4 years New Vehicle – up to 5 years New Vehicle– up to 6 years	2.49% APR 3.99% APR 4.99% APR 5.99% APR	1.99% APR 3.49% APR 4.89% APR 4.99% APR
Used Vehicle – up to 3 years Used Vehicle – 4 to 5 years Unsecured	6.25% APR 6.45% APR 10.24%APR	4.50% APR 5.50% APR 9.99%APR
Overdraft Checking Home Equity fixed rate up to 5 years	12.99%APR 4.99%APR	11.99%APR 4.99% APR
Home Equity Line		
\$10,000— \$ 60,000 Prime +.65%		3.90%APR
\$10,000—\$ 30,000 Prime + .75%	4.50% APR	

To qualify for these low rates you must have a good credit history, low debt ratio, and repay your loan via direct deposit. Rates for other members are higher. Co-maker may also be required. \$75.00 origination fee for home equity loans.

Savings & CDs

Savings – Piggy Bank	.50% APY	.60% APY
Savings - \$51 - \$3,000 Savings - \$3,001 - \$10,000 Savings - \$10,001 - \$40,000 Savings - \$40,000+	.05% APY .10% APY .15% APY .30% APY	.10% APY .15% APY .20% APY .35% APY
Share Certificate of Deposit – 6 months Share Certificate of Deposit – 12 months	.20% APY .30% APY	.25% APY .35%APY

Minimum deposit only \$1000.00. Early withdrawal penalties apply.

Rates in effect at publication subject to change without notice. Contact Credit Union for latest rates.

NEW Balance Transfers!

Are you drowning in high rate credit card debt? Take advantage of the Credit Unions balance transfer program for 2016!

- No Transfer Fees!
- Rates starting as low as 8.99% APR*
- Pay off your credit card debt fast
- Get approved the same day

^{*}APR Based on income, credit and debt to income ratio