



Creditline

Summer 2010

Davenport Phone: 563-391-2850 Fax: 563-391-2853 Muscatine Phone: 563-264-4722 Fax: 563-264-4778

Rates Effective 7/01/10(subject to change without notice)

New or Used Car* 2008, 2009, 2010

36 mo 5.25% 48 month 5.50% 60 month 6.00% 72 mo 6.25% (\$20,000 min. loan)

Used Car*

2006 –2007 36 mo or less 6.50% 37-48 mo 6.75% 49-60 mo 7.00%

2003-2005 36 mo or less 6.50% 37-48 mo 6.75%

2002 or older 24 mo or less 7.50% 25-36 mo 7.75%

Classic Collectible Cars Call for current rates

¼% discount for borrowing loan value or less on vehicle loan

Extra ¼% discount for payroll deduction/auto-transfer of payment (consumer loans)

**Rates shown are base rates. Your rate may be lower or higher depending on creditworthiness criteria.*

Unsecured Loans 18 months or less 12.5% more than 18 months 13.5%

Share Secured 3.25% (3.00% above share rate of last quarter) CD rate + 3.00%

MasterCard 10.9% Fixed Rate

Home Equity (fixed) 3 yr 5.50%, 5 yr 5.75% 6 yr 6.25%

Home Equity (line of credit) Prime (currently) + 3/4% = 4.00% Variable rate

First Mortgage 1/1yr adjustable 4.25% up to 15 years 4.50% 15-30 years

3/3yr adjustable 4.50% up to 15 years 4.75% 15-30 years

5/1yr adjustable 4.75% up to 15 years 5.00% 15-30 years

Shares Anticipating .25% APY .25% for third quarter

Share Draft 0.12% Interest paid monthly on daily balance over \$250 APY 0.12%

Certificates 6 mo 1.10% APY 1.10% 1 YR 1.49% APY 1.50% 2 YR 1.74% APY % 1.75%

IRA Share Account 1.49% APY 1.50% 1 YR IRA CD 1.49% APY 1.50%

Celebrating 75 Years of Service to You!

We continue the celebration by offering you the opportunity to save. What better way than to help you pay for home repairs, high interest credit cards, back to school expenses or a great vacation. We are now offering the best rate in several years on a signature loan. The rate could be as low as 7.50%*. This is subject to creditworthiness criteria. It is a maximum loan of \$2500.00 and must be paid within 12 months. Give us a call and see if we can help you out. We also still have our Mastercard with no annual fee and a low 10.9% interest rate.

Anniversary Special Signature Loan

Maximum loan amount of \$2500.00

Repayment period of 12 months at 7.50%*

This offer good until August 31st, 2010

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New Mortgage Rates and Terms

Recently, we added a new 5/1yr adjustable mortgage and extended the terms on all of our first mortgages out to 30 years.



Use Your Debit Card and You could be a Winner

The Shazam network is offering you the chance to win some great prizes including a \$500.00 travel card, a GPS system or even Bushnell Imageview Binoculars. The program is called "Passport to Explore" and runs between July 1 and September 30, 2010. In a recent promotion, our credit union actually had a winner. Be sure and use your red debit/MasterCard and you could be a big winner. Details are available at the Credit Union.

Successful Youth Week

Again, we have to thank all of you that participated in our youth week. It was a great success. We had over 26 participants and more than \$1500.00 in deposits. A big thank you goes out to all the vendors that donated prizes.

Supporting One of Our Own

With the great sales of our candy and nuts, we were not only able to send a check to the Children's Miracle Network for \$670.00 but we were able to help one of our members. Final sales went to help Edward Lyons III. Edward was serving our country in Afghanistan when he was injured. He has been recovering at Walter Reed Hospital and stops in to Davenport to see his friends and family. We want to thank him for serving our country and wish him a speedy recovery.

Holiday Closings

Labor Day
Monday, Sept 6th

Hours

Davenport
Mon.-Thurs. 9:00-5:00
Fri. 9:00-6:00
Sat. 8:30-noon

Muscatine

Monday-Friday 9:00-4:00

Great Deals on Theme Parks

The Credit Union still has plenty of tickets for Six Flags Great America at \$32.00 each and Adventureland tickets available at \$24.00 each.

Cash Requests

If you have a special request for cash or coin for garages sales, vacations, etc, please call the credit union on Monday of the week you will need the money.

We can better serve you with advance notice.

Heading off to College

Before heading off this fall for college, we will show you how to pay those bills or get 'money from home'. The credit union would be happy to help you establish a savings account, checking account, a debit card or even a MasterCard credit card. Money deposited into your account can be available immediately for you to access. If your parents have an account with us they can even call and transfer money from their account into yours, without the hassle of mailing or wiring the money. You simply call the credit union, or if you are set up for internet transfers, you can transfer money to your student at any time through website access.

Services Enhancements

The Credit Union is working on implementing a new software package that would allow us to answer more of your MasterCard questions directly in our office without the need to have you call the 800 number located on your card. We are very excited about how this will improve our customer service to you. We will try and keep you posted on some of the features that might be helpful to you, as well.

*Check out our rates,
Account access 24, and member
bill-pay at*

www.cccreditunion.org

FRAUD CORNER

Work-at-home Scams

Criminals purchase merchandise with stolen credit cards and need your help to send them to other countries. The companies are not real and the labels that are sent to you are not either. It can be considered a felony if you would decide to help them.

Renting or subletting

If you are looking to sublet to someone and a third party is making the payment and sends you more than the rent amount is for and asks you to send the 'extra' back to them, this could be possible fraud. The check is usually no good and you are not only out the rent but the extra cash that you sent back to them.

The local police have informed us that both of these scams have been reported frequently in the area and have asked us to make our members aware of them and to spread the word to our friends and family.