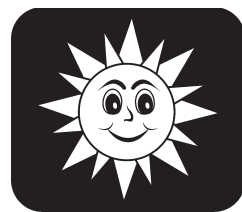




826 North 3<sup>rd</sup> Street • P.O. Box 646  
Waco, Texas 76703  
254-753-0361 • 254-753-0371 fax  
www.wacofcu.org • Routing #-311990016



# Summer Newsletter 2021

## Calendar of Events

July 5<sup>th</sup> Closed Independence Day  
September 6<sup>th</sup> Closed Labor Day

## % DIVIDEND NEWS

Regular Shares.....0.05%  
Share Draft/Ck .....0.01%  
Regular IRA .....0.05%  
Escrow.....0.01%

## Make Life Easier Download Our APP

The daily grind can be busy, hectic, and sometimes difficult. It seems like we're always looking for ways to destress and areas of life that can be simplified. Why not make financial management one of those? With the help of Waco Federal Credit Union Mobile Banking, money matters will be a cinch. You're just an app away from making your life a whole lot easier!



Make life easier  
**DOWNLOAD**  
Our App

As soon as you download Waco Federal Credit Union free Mobile Banking app using your iPhone, iPod Touch, iPad, or Android device, you will have 24/7, safe, convenient access to all of your accounts. The power of quick and easy financial management will be right at your fingertips as you:

- \* Monitor account balances
- \* Review transaction history
- \* Transfer funds between accounts or schedule transfers for a later date
- \* Apply for a loan
- \* Receive security alerts

Visit [wacofcu.org](http://wacofcu.org) to download the Mobile Banking app, and make your life easier, starting today!

## We Have Loans For Your Back To School Essentials

Once summer starts winding down, all thoughts turn to heading back to school. In 2021, "Back To School" might look a little bit different than in years past. Some students are learning in-person while others have opted for virtual learning. Whether your kiddos will be in the classroom or at home this September, one thing remains the same - your family will need to be prepared with the appropriate supplies and necessary funds.

Back To School season is stressful, with today's lists demanding nearly \$800 worth of supplies for K-12 children! That number could be even higher for virtual learners in need of electronics and additional at-home supplies.

If you want to provide the best start for your students but are worried about affording the school year essentials, Waco Federal Credit Union can help. We offer low-rate Back To School loans to help pay for your must-haves and those unforeseen extras, including:

- \* School supplies (pencils/pens, white boards, etc.)
- \* Laptops, PCs, or Tablets
- \* Printers, paper, and ink
- \* Desks and chairs
- \* Backpacks and lunch bags
- \* Clothing and uniforms
- \* College textbooks
- \* Dorm room gear
- \* Other supplies for an A+ year!

With a plan for Back To School spending in the bag, you can relax and soak up the rest of summer, worry-free! Apply now at [wacofcu.org](http://wacofcu.org), or call 254-753-0361.



Available at the Credit Union!

## Short On Cash?

### Skip-A-Payment To The Rescue

If unexpected expenses or a disruption in employment during the pandemic have created a shortfall in your budget, your credit union is here to help. With Skip-A-Payment, if your account is in good standing, you can defer the payment on eligible loans, such as a vehicle loan. When you skip a payment, you are adding that payment to the end of the loan, which may result in your extending the loan term. Also note that interest will still accrue. But with skip-a-payment you can give a tight budget some breathing room and relieve some of the stress that comes with being short on cash and worrying about your bills. If you've found yourself in a bind, contact the credit union to see if Skip-A-Payment could be a solution to your short-term money problems.



## Your RV Adventure Awaits: Start Here

If the pandemic has you skittish about traveling, but you're still aching to hit the road, there's an option: a recreational vehicle. With an RV, there's no worry about where you can safely rest your head at day's end. If you're new to the RV world, a good starting point is [gorving.com](http://gorving.com). You can learn about the different types of RVs available from towable truck campers and travel trailers to full-scale motor homes that can sleep eight people. Buying a used RV can save you a significant amount of money because like other vehicles, just driving an RV off the lot causes it to depreciate. Just be sure to find out how well the RV has been taken care of - check maintenance and repair records, and find out how often it was used and where it was stored. Once you've narrowed your choices, contact the credit union about financing. Rates are great and we have terms that will fit your budget.

## Vacation Loan Can Make Your Dream Trip Come True

Desperately seeking a vacation trip after so much time sheltering-in-place? A Vacation Loan from the credit union could be just the ticket. A Vacation Loan can actually save you money because instead of racking up bills on a high-interest rate credit card, you can establish a budget and apply for a loan for that amount. Consider costs for transportation, lodging, meals, and attractions. Will you need to kennel your dog or hire someone to take care of your garden while you are away? Factor any of those expenses into your spending plan. The key is to be realistic in your estimated costs, including an amount for a potential unexpected expense. Then you can make your plans accordingly. Take advantage of our low interest rates to get the rest and relaxation that you've been yearning for and the time off that you deserve. Contact the credit union for your Vacation Loan Application.



Make your dreams  
come true with a  
**VACATION  
LOAN**

## A Vehicle Loan Puts You In The Driver's Seat

If you're in the market for new wheels, see your credit union first. With a pre-approved vehicle loan from the credit union, you'll be in the driver's seat whether you're buying new or new-to-you. That's because you will be able to focus on what you want in a vehicle, not what a salesperson wants to sell you. For example, many promotional loan rates and terms available at a dealership only apply to certain vehicles, sometimes the slower selling models that really don't meet your needs. A pre-approved loan also opens up your options to see what's available from a private seller. If you go that route, however, be sure to find out why the vehicle is for sale, ask to review repair and maintenance records, and have the vehicle checked out by a trusted mechanic. Whatever your vehicle option, know that a pre-approved loan from the credit union is the right choice for financing it. Call on us today.



A Vehicle Loan from your CU  
will put you in the driver's seat!

## Get Lower Rates With A Share Secured Loan

Good credit is essentially a prerequisite for achieving financial goals, and an important step toward getting your life on the right track. Waco Federal Credit Union can help you establish or rebuild your credit easily and affordably with a low-rate Share Secured Loan versus relying on major finance companies and their costly fees. This valuable lending tool provides the opportunity for members like you to use the funds in your Share Savings account, Share Certificate account, or Money Market account as collateral for your loan. By borrowing against your savings, you'll enjoy a competitive, low interest rate while still earning interest on your existing savings.



A Share Secured loan will also offer:

- \* Flexible repayment terms
- \* Quick loan approval
- \* Ability to borrow up to the balance in your Share Account
- \* A simple, online application
- \* Loan payments via cash, check, online banking, or payroll deductions
- \* Opportunity to show credit worthiness and raise credit score
- \* Improve future credit offers and purchasing power

Get your credit on track, for less! Speak with a Loan Expert to learn more about a Share Secured Loan, or visit [wacofcu.org](http://wacofcu.org) to apply today.

## Safe Deposit Box Secures Your Valuables

No one likes to think about the unthinkable: A devastating fire or flood, or a break-in. But life happens. That's why you'll want to secure your valuables in a Safe Deposit Box at the credit union. It's the best place to keep documents that would be difficult or a hassle to replace, for example, legal documents such as birth or marriage certificates, property records, bonds, and investment-related papers. A Safe Deposit Box is also a great way to secure your valuables social security card. If you keep it in your wallet and your wallet is stolen, you are vulnerable to identity theft. A safe deposit box is also the place for valuables like jewelry you rarely wear and family heirlooms as well as a home inventory, including documentation like photos or a video. Just keep items you might need in an emergency, such as a durable power of attorney or medical directives in another safe place. If only you have access to the box, don't place your will or trust documents there, as the box may be sealed when you die. For information about renting a Safe Deposit Box at the credit union, contact us today.



A great way to secure your valuables