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Fall Newsletter

2017

Calendar of Events

Oct 9th	Closed Columbus Day
Oct 31st	Happy Halloween
Nov 7th	Election Day
Nov 11th	Closed Veteran's Day
Nov 23rd	Closed Thanksgiving
Dec 23rd	Closed Christmas
Dec 25th	Closed Christmas
Jan 1st	Closed New Year's

% DIVIDEND NEWS

Regular Shares.....	0.15%
Share Draft/Ck.....	0.02%
Regular IRA.....	0.15%
Escrow.....	0.02%

We'd Like To Say Thank You



Thank You Vets!

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.

Drive Away With A Better Rate

If you're in the market for new wheels, the credit union can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate. "Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.



Drive away with a better rate on your **Vehicle Loan**

e-Step On Over To Our Online Services

In today's busy, tech-driven society, everyone is on the go - working, raising a family, socializing, going to school, traveling, sporting events, music lessons, you name it! There are meetings, to-dos, events, deadlines - the list goes on. Bottom line...we're mobile and we need a financial institution that's right there with us. Waco Federal Credit Union recognizes this and has plenty of options for simple, anytime access to your accounts.

Easy, convenient financial management is just a search, click, and e-Step away! With our line of e-Services, members can do the following using their phone or computer, at any time, wherever they are:

- * Check account balances
- * Review transaction history
- * Transfer funds between accounts
- * Pay bills electronically (including editing pending payments)
- * And more!

Our suite of convenient, secure e-Services includes:

- * Online Banking
- * Mobile Banking
- * Online Bill Pay
- * e-Statements
- * Account Alerts
- * Direct Deposit
- * And more!

For details on these services and info on how to sign up, visit Waco Federal Credit Union today.



How A Holiday Loan Can Make Your Season Bright

Ready or not, the holidays are just around the corner. Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a low-interest holiday loan from the credit union can make your season brighter. That's because with a holiday loan, you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Look at your expenses from 2016 to help you plan. Do you want to spend more, less or about the same? Factor in travel expenses, entertaining, gifts, decorations, and so on.



Whenever you can, buy with cash. Money experts advise that when you use cash, instead of credit, you spend less. If you shop online, consult your plan prior to clicking through to your shopping cart.

Check our website for details, then call, click or stop in for your Holiday Loan.



Life happens. And often leaves a bill due. So if you need a loan, look no farther than the credit union. From personal loans to cover an unexpected medical expense to vacation loans for that much-needed

respite from the daily grind to vehicle loans that put you in the driver's seat, we have loans for any season, any good reason.

With low interest rates and terms to fit your budget, we've got you covered. Our friendly loan professionals will help you sort out the best loan for your particular circumstances, including possibly consolidating your debt from other financial institutions or high-interest credit cards. They'll also show you how to put your payments on autopilot with payroll deduction or automatic transfer, ensuring you're always current on your loan. At the credit union, we always have your best interest in mind, so call on us today.

Dear Members,

For the past few years, the Waco Federal team has been improving and upgrading our online services to better suit our member's needs. We have reconfigured our website making it mobile compliant and added many new features in home banking. We have heard a lot of great feedback on our online services and are excited to announce our latest improvement:

MOBILE APPS NOW AVAILABLE!!

Since the majority of business is online, we have decided to focus our resources in making it easier for our members to access their information in this capacity. With the additional resources redirected, we will no longer be supporting the automated phone service as of October 31, 2017. If you need help setting up your mobile solution, feel free to contact the credit union. Our staff, as always, will be available to provide information anyone might need.

Thanks for your loyalty!!
Tony Head, President/CEO

Simplify Your Life With Direct Deposit



Still wondering if the check is in the mail? Or sending your paycheck or other regularly recurring payment to another financial institution? Simplify your life with direct deposit to your credit union. With direct deposit, you can verify receipt anytime day or night by logging onto our online branch. You also can have funds transferred into your savings and automatically make any loan payment by allocating funds to those accounts. Setting up a savings account for a specific goal - whether it's a trip to Disney, holiday cash or for use in case of emergency - is one of the very best ways to save. And when you make your loan payment on time, every time, you will be boosting your credit score. So start by setting up direct deposit to your credit union account. By doing this, you will be on your way to the simple, but savvy, road to financial success. Contact the credit union for details.

Time to Celebrate International Credit Union Day: Dreams Thrive Here

Goals are dreams with deadlines and credit unions everywhere are in the business of helping their members achieve them. The theme for this year's International Credit Union Day ñ Dreams Thrive Here ñ reflects the important role credit unions play in helping ensure financial success for consumers all over the world. ICU Day has been celebrated on the third Thursday of October since 1948 as a way to highlight the spirit of the worldwide credit union movement. Join us on October 19th to celebrate the difference credit unions can make in improving the quality of life for members from Australia to Zimbabwe.



Whether you're yearning of a place to call your own, sending your kids off to college, or financially securing your golden years, your credit union can help make it happen. As a member-owned, financial cooperative, we exist only to serve you and to help make your dreams come true.