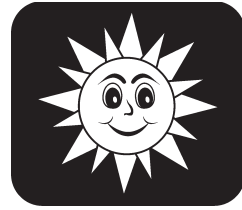




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www.wacofcu.org • Routing #-311990016



Summer Newsletter

2017

Calendar of Events

July 4th Closed Independence Day
September 4th Closed Labor Day



Regular Shares.....0.15%
Share Draft/Ck0.02%
Regular IRA0.15%
Escrow.....0.02%

Pay Your Bills Online, Anytime

Are you looking for a way to streamline the bill-paying process? Then stop wasting your time and money mailing out that monthly pile of paper bills, by opting for Waco Federal Credit Union's Online Bill Pay.

You can pay all of your bills (business or personal) online, anytime with this quick, easy, and convenient service. Online Bill Pay is flexible and stress-free. Funds come directly from your Waco Federal Credit Union account, and you have the option of scheduling payments in advance.

Online Bill Pay also provides:

- Payment tracking
 - Payment history
 - One-step multiple bill pay
- In addition to being convenient and affordable, Online Bill Pay helps you:
- Pay bills safely and securely
 - Avoid late payments and the associated charges
 - Manage debt more efficiently

We all have bills to pay, but why not make the process as easy as possible with Waco Federal Credit Union's Online Bill Pay? Sign up today at www.wacofcu.org.



Streamline your bill paying process
Sign up for **ONLINE BILL PAY**

Safe Surfing 101: How To Protect Your Kids On The Internet

Your kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking to learning about hobbies to listening to music or watching videos, and much more.

Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- Monitor your children's use of the Internet, on the computer AND cell phone.
- Tell kids why it's so important not to disclose personal information online.
- Check kids' profiles and what they post online.
- Ask about the people they're communicating with online.
- Explain that once images are posted online, they are public and can never be deleted.
- Never allow kids to post photos without your knowledge and consent.
- Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- Remind kids to only add people they know in real life to their contact lists.
- Encourage kids to choose appropriate screen names or nicknames.
- Talk about creating strong passwords.
- Stress the differences between acceptable versus potentially risky websites.
- Talk about cyberbullying and how to avoid it.
- Immediately report strange activity.



Take The Stress Out Of Back To School

While the summer is just getting started, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies, according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days, and take the stress out of back to school shopping is with a low-rate, flexible Waco Federal Credit Union Back to School Loan.

Funds from your loan can go toward any or all of the following:

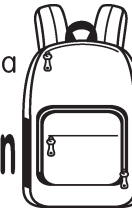
- * School supplies (pencils, notebooks, etc.)
- * Laptops, PCs, or Tablets
- * Clothing or school uniforms
- * College textbooks
- * Dorm room gear
- * Anything else to send your student to the head of the class!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today for an affordable Waco Federal Credit Union Back to School Loan. Just visit www.wacofcu.org, call 254-753-0361, or stop into any branch location.

Secure Your Valuables With A Safe Deposit Box

It's natural to think a disaster "won't happen to me." And we certainly hope that's the case. But if a fire broke out or vandals broke in, would your valuables be safe? Protect yourself and your belongings with adequate insurance and by opening a safe deposit box at the credit union. A safe deposit box is ideal for documents that are difficult to replace, but that you don't need emergency access to, for example, birth certificates, marriage certificates, or divorce decrees. Keep items that you might need in a hurry, like a durable power of attorney or medical directives, in another safe place. If you alone have access to the box, don't place your will or trust documents there, as the box may be sealed when you die. A safe deposit box is also the best place to keep an inventory of your possessions, including documentation, such as photos or a video. For more information about safe deposit box sizes and rates, contact the credit union.

Take the stress out with a low-rate Credit Union Back to School Loan



Keep Your Savings Intact With A Share Secured Loan

You've worked hard to build up your savings account: Foregone the daily latte, cut the cable cord, avoided trips to the mall. So now, make your savings work for you. If you need emergency cash and don't want to raid your savings or use a high-interest rate credit card, it's time for a Share Secured Loan from the credit union. Here's how it works: You use your share savings as collateral for a loan. Because you have pledged your savings against a potential default, you will receive a lower interest rate than on an unsecured loan - like a credit card charge or cash advance. You'll get the cash you need for that unplanned expenditure - replacing the refrigerator or repairing your car - and your savings remain intact for your long-term goals - a vacation, college expenses, and retirement.

Once you've paid off the loan, keep a good thing going by adding the payment amount to your savings. Use automated transfer or payroll deduction to make saving painless. Contact the credit union and ask about a Share Secured Loan today.



Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.



Skip A Payment And Take A Break

Summer is the perfect time to take a much-needed break... from your bills! As a Waco Federal Credit Union member, you can trade in your monthly loan payment for some extra cash with our Summer Skip A Payment program, making for less stress and more fun this season.

From June through August, Waco Federal Credit Union members can opt to skip a payment on one or more qualifying loans, freeing up funds for your warm-weather activities and festivities. When you're vacationing, entertaining, home improving, camping, grilling, or day tripping, summertime can add up quickly! Summer Skip A Payment is a great way for you to offset seasonal costs, and the perfect way for Waco Federal Credit Union to thank you for being a loyal member.

So whether you need that extra summer moolah for a beach bungalow, car rental fees, theme park tickets, hotel stays, souvenirs, a new deck or hot tub, etc., you can count on Waco Federal Credit Union to help you skip a payment and take a break. Check out www.wacofcu.org for details, or to apply for this special, limited-time offer.