

**VERMILION SCHOOL  
EMPLOYEES CREDIT UNION  
NEWSLETTER – JUNE, 2018**

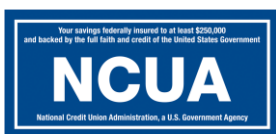
**DIVIDENDS – SECOND QUARTER**

**NOTICE** – Our dividend rates on deposits for the 2<sup>nd</sup> Quarter of 2018, are as follows:

**\$25.00 - \$4,999.99            0.10% APY**

**\$5000 & above                0.25% APY**

**PLEASE NOTE: OUR DIVIDEND RATES ARE SUBJECT TO CHANGE EACH QUARTER.**



**SPECIAL LOAN PROMOTION**

We are again offering our “Special Loan Promotion”.....through **August 31, 2018....get extra money for those things you’ve been needing. Finance up to \$15,000 at rates beginning as low as 4.5% interest for up to 36 months!** Call us at 898-1388 to find out how to take advantage of this special offer. (Certain restrictions apply. Annual Percentage Rate is determined by our internal credit criteria. Listed APR assumes excellent credit. Minimum and maximum loan amounts may apply). **Promotion ends August 31, 2018.**

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**Holidays**

We will be **CLOSED** on the following holidays:

**Monday, September 3 – Labor Day**

**OFFICE HOURS**

**Monday through Friday**

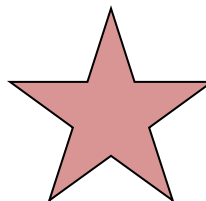
**9:00 a.m. – 5:00 p.m.**

**SUMMER OFFICE HOURS**

**9:00 a.m. – 4:00 p.m.**

***CHECK THIS OUT.....***  
**SECOND CHANCE LOANS**

You can borrow from \$500 to \$750, no questions asked! You can get quick cash for whatever your needs are. These loans are at **18% APR** interest and have a repayment plan of six months (certain restrictions apply). Come by or call today to find out more.



**Skip-A-  
Payment  
Promotion**

**HAPPENING NOW!!!** We will be offering a promotion allowing you to skip a payment on your loan. If you have more than one loan, you can skip a payment for each loan if you choose. Just select the month in which you want to skip—**between June 1 and December 1**—and we’ll take care of the rest for you. There is only a \$25 processing fee *per loan* to take advantage of this promotion. (Interest will continue to accumulate on your loan during the month that you skip your payment.) Take advantage of this special opportunity to have extra cash on hand for spending or any of your special needs! Contact us to find out how at 898-1388. (Some restrictions apply)



**Stop stressing over high interest rates....Our Credit Card**

Offers:

- **Rates starting as low as 7% APR** (rate is based on credit worthiness)
- No hidden fees
- Consolidate your debt into one low monthly payment with free initial balance transfers
- Low \$10 annual fee

Contact us at (337) 898-1388 to find out how to apply!

**HAVE A VISA CARD WITH US?** The holidays may be over, but we've still got green on the mind! With paperless statements you can save paper and reduce clutter.

Simply logon to [\\*www.eZCardInfo.com](http://www.eZCardInfo.com) today and sign up for paperless statements.

\*Vermilion School Employees Credit Union is not responsible for the content or availability of linked sites. Please be advised that Vermilion School Employees Credit Union does not represent either the third party or you, the member, if you enter into a transaction. Further, the privacy and security policies of the linked site may differ from those practiced by Vermilion School Employees Credit Union.)

**VISA CARD INFO** - We are happy to announce another convenient way to make your finances even easier: [eZCardInfo.com](http://eZCardInfo.com). EZCardInfo puts you in touch 24 hours a day, seven days a week, with information and services that make your credit card more convenient and easier to manage than ever before.

With the click of a mouse you can view important information about your Vermilion School Employees Credit Union Visa. In addition, eZCardInfo allows you to make payments automatically and safely via the internet. That means no postage and no writing checks because everything is handled automatically whenever you want. You can even set alerts to notify you when there is activity on your card so that you can monitor it for fraudulent activity.

## **Rates for New and Pre-Owned Vehicles**

Vehicle loan rates (New and Pre-Owned) starting as low as 4.0% APR (some discounts may apply). Rates are determined by each individual's credit history and capacity to repay (risk-based lending). Contact us today to apply!

\*Your APR (Annual Percentage Rate) will be determined based on our internal credit criteria. Listed APRs assume good credit rating. Some applicants may qualify for discounted rate. Not all applicants qualify for the lowest rate. Minimum and maximum loan amounts or credit limits may apply. Your APR may differ based on your loan amount, repayment method, age of vehicle, and other factors.

**Our Signature (Open-End) Revolving Loans are now as low as 8.5% APR interest, with a maximum of \$15,000 for**

**those who qualify! Repayment may be up to 60 months (some restrictions apply). Call us for details.** *(Your APR (Annual Percentage Rate) will be determined based on our internal credit criteria. Listed APRs assume good credit rating. Some applicants may qualify for discounted rate. Not all applicants qualify for the lowest rate. Minimum and maximum loan amounts or credit limits may apply.)*

**Telephone:** (337)-898-1388

**Fax:** (337)-898-6011

**Email:** [scbeard@kaplantel.net](mailto:scbeard@kaplantel.net) or [clandry@kaplantel.net](mailto:clandry@kaplantel.net) or [dcomeaux@kaplantel.net](mailto:dcomeaux@kaplantel.net)

**Visit us on the web at:**

<http://www.vpsb.net>

**Click: Staff**

**Click: Credit Union**

## **WE NOW MATCH COMPETITORS RATES!**

**When purchasing a vehicle, if you are offered a lower rate, give us a call at 898-1388. We can now match our competitors' rates! (Certain restrictions may apply)**

## **PLANNING ON BUYING ANOTHER**

**VEHICLE?** We want to make buying that vehicle as easy as possible. Get pre-approved for your vehicle loan and we can give you a letter of guarantee. If you decide to shop over the weekend or holiday, just present your letter of guarantee to the dealership and we can handle the paperwork on the next business day. Give us a call for details.

## **PROTECT YOUR DATA WHILE TRAVELING**



Don't access any site that requires a password using free public WiFi



Log out of accounts and lock up your laptop -- or better yet, leave it at home



Avoid posting publicly on social networks the dates you'll be on vacation and out of touch