



*Educating Our Members  
to Reach Their Financial Goals*

## HOLIDAYS

**We will be closed:**

**Martin Luther King, Jr. Day**  
Monday, January 16, 2017

**Presidents Day**  
Monday, February 20, 2017

**VISIT US ONLINE AT  
WWW.MIDCITIESCU.ORG**

*¡Se habla Español!*

## CONTACT US

### Branch Office

325 South Santa Fe Avenue  
Compton, CA 90221  
Phone: (310) 638-5147  
Fax: (310) 638-8650

### Hours

Monday - Thursday: 9am - 5pm  
Friday: 9:30am - 5pm

### Audio Response Telephone

(888) 242-5467

### Mailing Address

Mid Cities Credit Union  
P.O. Box 5268  
Compton, CA 90224-5268

### Routing & Transit Number

322274653

© 2017 Mid Cities Credit Union. By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, or insured by any state government.



A Publication for the Members of Mid Cities Credit Union | Winter 2017

## LOVE YOUR CAR + LOVE YOUR LOAN

At Mid Cities CU, we love taking care of our member's needs, so if you recently bought a car or have your auto loan somewhere else at a higher rate, our refinance special can likely reduce your payments!

### Up to 2% Off Your Existing Loan Rate

We want you to love your car and your loan, so let us help you achieve the best of both worlds with up to 2% off your existing auto loan rate!

For savvy rate shoppers, our special offers you the chance to keep up with the ever-changing rate marketplace. For members who may have purchased at much higher rates, now is the perfect time to try and reduce your monthly payment! This is for a limited time only, so contact us for full terms and conditions.

### IN THIS ISSUE

- Start the New Year with a 2% Auto Refi Special
- Recovering after the holidays
- Fall in love with our Valentine's Day promo
- Update on our 2017 Annual Meeting

## VALENTINE'S DAY PERSONAL LOAN



We love our members and since February is the month of love, we're spreading it around by offering an amazing deal on our personal loans! During the month of February, if you apply

for a Personal Loan, we'll extend a special low rate—

### Rates as low as 7.00% APR\*!

This sweetheart of a deal is only available for the month of February, so act quickly and show that special someone how much you love them!

*\*APR=Annual Percentage Rate. Subject to credit approval. Offer is valid from 2/1/17 to 2/28/17. Offer not valid in conjunction with any other programs. Additional terms may apply, call for more details.*

## 2017 ANNUAL MEETING

Our Annual Meeting is one of our most important events of the year!

It's a chance for our board and management to share our successes and show what a great impact we've had in our member's life.

We'll have more information about the event in the coming months, so stay tuned and we look forward to seeing you there!



## RECOVERING AFTER THE HOLIDAYS

We all tend to spend a little more than we should during the holidays. Whatever the reason, reality sets in during the first month of the year and, suddenly, the splurging is no longer fun. Here are some ways to help you recover financially:

**Go on a Money Diet** Consider cutting all frivolous spending. Brown bag your work lunch, make your own coffee, carpool to save money on gas and find free ways to entertain yourself.

**Create Allowances** Come up with a budget for all of your spending. Create specific weekly budgets for food, gas, personal items and entertainment.

**Stick to a Plan** Set clear financial goals for 2017 and develop a strategy for success. Target the credit card with the highest interest and find a way to pay it off – even if it means picking up a part-time job or selling items on eBay or Craigslist that you no longer need.

**Explore Your Options** If you have a lot of debt or too many high-interest cards, consider a balance transfer to a **MCCU Visa Platinum card!** With our low rates and rewards, you'll start the New Year right!