

Enjoy the rest of your summer and come see us at:

- Whaling Days in Old Town Silverdale, Saturday, July 26 and Sunday, July 27
- Kitsap County Fair and Rodeo (we're outside near the carousel)
Wed. – Sun. August 20-24, 2014
- Manette Fest – Sat., September 6, 2014, 10:00 a.m.-4:00 p.m.



CONNECTION
CREDIT UNION

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SUMMER 2014
news for members of connection credit union

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Upcoming Events

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Sept. 1st - All offices are closed in observance of Labor Day.

A Loan you can clean up with!

During the months of August and September, not only can you get a great rate vehicle loan but you get a great car wash kit with your loan!

Our Loan Department works to give you the best personalized vehicle loan rate all year round. But during August and September we are having a special promotion that includes Recreational Vehicles and Motorcycles. For the easiest purchase with the dealership, come into the credit union and get preapproved before you start looking.



So, if you're in the market for a vehicle, RV or motorcycle come see your credit union for a great rate and a car wash kit to boot!

Investing in our future

You may have noticed some changes at your credit union, over the course of the past year we have upgraded many of our services and tools to help make your 'banking' easier and more efficient. We've upgraded online banking (and added MoneyDesktop and Future Advisor inside online banking) as well as added e-statements, mobile/text banking and soon we will be offering mobile bill pay.

While these investments in technology can help to make working with your financial accounts easier and more efficient, we want to assure you that nothing can replace the personal interactions that we have with our members. We strongly believe some things are just better done in person. In the future, we will be continuing to invest in the people that serve our members. Working with our members on a personal level is one of the ways we believe sets us apart from others and we have no plans to change that. The personal interaction are also an opportunity for us to help our members make good, sound financial decisions and that benefits our members as well as your credit union.

Thank you for your membership!

Scott Prior
President/CEO

2014-2015 CCU Scholarship Winners



Pictured at left: Three of the 2014 Scholarship winners, Allison, Bridgett, and Amber.

Congratulations!

Creditability – Build a Strong Credit History

Every year, as a part of our scholarship application, we ask our applicants to write an essay on a topic we choose. This year we asked our students to write about a credit score and the importance it plays. The following is the essay of one of our winner. We wanted to share it with you.

While completing my undergraduate degree, moving out into the real “adult” world and onto graduate studies, my credit score is something I have become more and more aware of. It has the ability to impact major financial decisions I make in my life and determine the quality of life I am able to live. Fortunately, my credit score is something that I can work to protect and largely in my control. With carefully spending and planning, I can continue to build up and keep a strong credit score, which will help me maintain a strong financial future.

Within the last year, I have taken responsibility for all of my financial expenses and have been surprised by the number of times my credit history and credit score have come up. I began building my score by taking out a small credit card to buy school supplies and books, and immediately repaying the balance on the account. I didn’t realize the value of this action until I went to take out a loan to buy a car and the salesman commented on my strong credit history. Because I had been careful to build my credit score, I was able to buy a car with a lower interest rate. Over the few years it will take me to pay off this loan, the lower interest rate will save me hundreds of dollars. I can only imagine the money I would save if I were taking out a larger loan for a house or a different big-ticket item. My credit score and history were also taken into consideration when I opened accounts for a cell phone and utilities. If I had been denied the ability to open these accounts, or forced to place a deposit, this would have hindered my intended quality of living.

This is just a portion of the essay by one of our scholarship winners, Caitlin.

SAVE TO WIN

If you have not signed up for Save to Win yet, be sure and do it as soon as you can. Save to Win is a prize-linked savings product to encourage consistent savings. For every \$25 deposited in a “Save to Win Certificate Account”, you have one entry into a drawing for cash prizes. You may have up to ten, \$25 entries per month. **Ask us how to get started.**



Members Make It Happen at Connection Credit Union

In August, we always show our appreciation to our members in a special way. This year, for every member (1 per member please) that comes in the lobby or through the drive-up, we’ll give you a special gift. It’s our way of saying thank you for being a part of our financial cooperative. You and all our members make it possible for each other to have a financial institution that cares about your financial needs.

Member Appreciation Part II

Also, back by popular demand is August Hot Dog Fridays! Be sure to drop by for a free hot dog, chips, cookies and a drink on any of the first 3 Fridays of August (August 1, 8, 15). We’ll have chicken dogs as well as regular hot dogs, all the condiments (including Sauerkraut and onions). We’ll be set up in front of the credit union from 11:00 a.m. – 1:00 p.m. We’ll have an “End of Summer Hot Dog Friday” on August 29. Our Port Orchard members will get a voucher for “Snoop Doggy’s Hot Dogs” at the Admin. Bldg. at the county.



Welcome Scott Haeg

Welcome the New Member of our Management Staff
Scott Haeg is our new Branch & Support Services Manager. Scott is bringing a wealth of management experience to the credit union. He has been working in financial institutions since 2008 and in credit unions since 2011. When you’re in the Silverdale branch, make sure you welcome him to the credit union.



Asset Building Coalition Financial Fair

This ABC Financial Fair gathers financial (and other) resources from all over Kitsap County into one place for one day to assist county residents with financial education and services. **Come check it out!**

Where: Kitsap Community Resources Building
845 8th Street (8th and Warren), Bremerton

When: September 13, 2014
10:00 a.m.-2:00 p.m.

*Building financial futures,
one relationship at a time.*