

# KITSAP CREDIT UNION financialcurrent

SEPTEMBER 2011



## Kitsap Credit Union In Our Community

Sept 3 & 4	Bremerton Blackberry Festival	Sept 17	Honoring First Responders
Sept 6	Premier Club Travel Night	Sept 17	Gig Harbor Harbor Hounds
Sept 10	Poulsbo Americana Music Festival	Sept 30	Mt. Zion Baptist Church Minister's Wives Conference
Sept 10	Bremerton Rotary's Bremerton Party	Sept 30 - Oct 2	Homebuilder's Association Home & Remodel Expo
Sept 13 & 14	AARP Driver's Safety Course		
Sept 14	Keyport Summer BBQ		

## Mobile Banking Is Here

Imagine you're waiting for your daughter's soccer game to start when you realize you've forgotten to pay your power bill. Not a problem. You can now pay bills on the go, using your web-enabled mobile device. It's fast, secure, and FREE.<sup>1</sup>

With Mobile Banking you can:

- Pay bills
- View recent transactions
- Transfer funds between accounts
- Make loan payments
- Locate KCU branches and ATMs

Mobile Banking is available to all KCU Online Banking members,

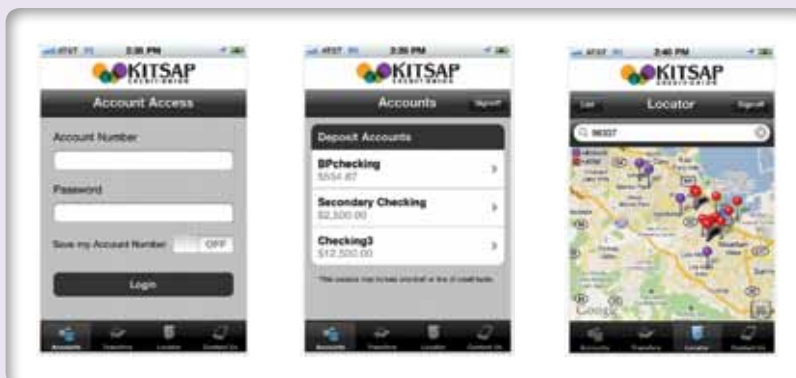
using your existing KCU account and password. None of your personal account information will be stored on your mobile device, so you can use Mobile Banking with the same confidence and security you've always experienced with Kitsap Credit Union.

To use mobile banking, type kitsapcu.org on your mobile browser and voila! You'll be directed to a landing page where you can add the Mobile Web Login to your device.

Also available are Android and iPhone™ apps.<sup>2</sup>

<sup>1</sup>KCU does not charge a fee for using Mobile Banking; your mobile carrier's web access charges may apply.

<sup>2</sup>The Bill Pay feature is not currently available on Android or iPhone apps.



## An Auto Loan That Puts You First

### New & Used Auto Loans

As low as  
**3.99%** APR<sup>1</sup>  
up to 72 months • \$0 down



We are owned by our members. And as a financial co-op, we make decisions that are best for our members. That's why they've made us Kitsap's number one auto lender for years.

### Buying is easy. You have choices:

- 1 Visit any of our branches,
- 2 Apply online at kitsapcu.org,
- 3 Get a same day KCU auto loan at one of our dealer partners. Dealer list available at kitsapcu.org

<sup>1</sup>APR refers to the minimum Annual Percentage Rate. The APR assumes borrower will set up and maintain automatic monthly payments for the life of the loan. This APR is a Limited Time Offer. On approved credit. The rate for which the borrower qualifies will depend on the borrower's credit score, term of the loan, down payment, and past credit performance. On new, untitled automobiles, Kitsap Credit Union will finance up to 100% of the purchase price plus tax, license, and warranty not to exceed \$2,000 or 110% of MSRP, whichever is less. Add 0.50% for model years 2004 to 2007.

Example: A monthly payment on a loan amount of \$25,000, 72 month term, and a rate of 3.99% would be \$391.07.

# \$1 Off Admission

Friday, Saturday & Sunday  
September 30<sup>th</sup>, October 1<sup>st</sup> & 2<sup>nd</sup>

This coupon is worth \$1.00 off the price of regular admission to the 2011 Home & Remodel Expo. One coupon per person.

[www.kitsaphba.com](http://www.kitsaphba.com)

# PENINSULA Home & Remodel EXPO

## Kitsap Sun Pavilion

Friday 2 p.m. - 8 p.m.  
Saturday 10 a.m. - 7 p.m.  
Sunday 10 a.m. - 6 p.m.

## Regular Admission

General Admission \$6.00  
Seniors & Teens \$5.00  
Children Under 12 Free

co-sponsored by



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[CUT COUPON ON DOTTED LINE]



## Sharpen Pencils, Then Kick Tires

Purchasing a new or used vehicle can be a big decision. A good place to start is by determining how much car can you afford? Here's how to find out:

### Check your budget:

- List all income; then list fixed and variable expenses
- Keep all monthly payments-- including your rent or mortgage-- to less than 40% of monthly take-home pay.

### Check other personal finance goals:

- Are you saving for a down payment on a house? For a college education? Deduct these monthly savings goal amounts from your take home pay.

### Remember other car expenses:

- License, registration, insurance, gas, maintenance, and repair

### Factor in:

- Down payment, carmaker rebates, trade-in value, and how much you can afford to borrow.

### Test-drive your car payment:

- Divert the amount of your expected car payment into your credit union savings. Then, see how tight the payment is with the rest of your obligations and goals.

Ask a Kitsap Credit Union loan officer to help you run the numbers to see what monthly car payment you can live with, or check out the payment calculator online at [kitsapcu.org](http://kitsapcu.org).

## Giving Back

Kitsap Credit Union recently presented a donation to the Haselwood Family YMCA in Silverdale in support of its Friday night youth outreach.

The donation was made possible by KCU members who participated in a July consumer loan promotion.



**Left to Right:** Eva McLaughlin, KCU Silverdale Highlands Branch Manager; Kathy Thompson, KCU Silverdale Branch Manager; Elliot Gregg, KCU President/CEO; Joanne Haselwood, Community Business Leader and Philanthropist; Geoff Ball, Haselwood Family YMCA Senior Executive Director

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Please direct any questions or comments to:

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