

## More Than Great Rates,

# *Affordable Auto Warranties!*



In addition to low auto loan rates, Coosa Pines now offers affordable quality vehicle warranties with great service on new and used autos, whether or not they are financed at the Credit Union. ARE YOU PREPARED for a mechanical breakdown with your vehicle? Do you have the necessary cash to pay for the rising cost of repairs? If you answered no to either of these questions, then a Route 66 Extended Warranty is an intelligent investment to ensure that you are covered if a mechanical breakdown occurs.

The price of vehicles and the cost of repairing them is consistently on the rise. One in three vehicles will experience some type of mechanical failure in a given year. A Route 66 Extended Warranty not only protects your investment from expensive mechanical breakdowns, but also comes with a \$0 deductible, 24/7/365 Emergency Roadside Service, rental car benefit, 30-day money back guarantee, nationwide coverage, and is fully transferable. Even the most reliable vehicle can develop a mechanical problem at any time. The Route 66 Extended Warranty is the most comprehensive coverage for all makes and models of automobiles, allowing you to enjoy your new purchase and have peace of mind.

With the Route 66 Extended Warranty's Open Enrollment, you don't have to purchase the warranty when you purchase your automobile. You may purchase the warranty at any time during the life of the vehicle. Regardless of whether your vehicle is still under a manufacturer's warranty, Route 66 has a plan for you.

*Don't Get Stuck Without Coverage!*

Contact a Loan Officer today!



**Children's  
of Alabama®**

**Roll Tide or War Eagle!  
Show your team spirit and support  
Children's Hospital!**

Coosa Pines FCU is matching donations to Children's Hospital of Alabama. The next time you visit your local branch, look for the Alabama and Auburn donation jars to support your favorite team! Be a Champion for Children's!



Coosa Pines Federal Credit Union is giving you the opportunity to skip a payment\* on your loan(s) in the month of either November 2015, December 2015 or January 2016.

Sign up now, it couldn't be easier! Simply fill out the form below and return it to your nearest branch location. If you have any questions, please give us a call at (256) 378-5559 or visit us on the web at [www.coosapinesfcu.org](http://www.coosapinesfcu.org). Skip-A-Payment forms should be received no later than ten (10) days prior to the due date of your loan(s). This program is not available on all loans. Qualifying loans are listed below. Remember, if you skip your payment, the interest is still charged for that month and will be reflected the following month. Please note: there is a \$40 processing fee for each loan payment skipped; you can select your payment method on the form below.

We wish you a wonderful holiday season,

*Coosa Pines Federal Credit Union*

Just think of all the things you could do with the extra cash!

- ◆ Buy holiday gifts for the whole family!
- ◆ Visit family and friends for the holidays!
- ◆ Get ahead on your credit card payments!
- ◆ Spruce up your home in time for Christmas!



Coosa Pines Federal Credit Union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 is provided by Excess Share Insurance Corporation, a licensed insurance company. We are an Equal Housing Lender.

\*The Skip-A-Payment coupon does not change your current loan payment amount, but it does extend the term of your loan by one month. Interest will continue to accrue on the balance of the loan from the last payment date. Loans excluded from this offer are Visa® accounts, loans currently past due, loans with less than 3 consecutive payments made, loans with a greater than 30-days delinquency in the past 6 months, charged-off loans, mortgage loans, commercial loans, and loans with other than monthly payment frequency. If you have GAP Protection, any amount of the loan that is skipped or delinquent will not be covered under GAP Protection.

Complete the form below and return to any Coosa Pines location.

## COOSA PINES FEDERAL CREDIT UNION SKIP-A-PAYMENT COUPON\*

Yes, please sign me up for the Skip-A-Payment promotion from Coosa Pines Federal Credit Union on the loan ID(s) selected below. I wish to pay the \$40 processing fee for each loan by:

<input type="checkbox"/> <b>Enclosed Check</b> <i>(payable to Coosa Pines Federal Credit Union)</i>	<input type="checkbox"/> <b>Deduct from</b> <input type="checkbox"/> <b>Savings/</b> <input type="checkbox"/> <b>Checking</b> Acct # _____	<b>Payment to Skip: (Please select one)</b> <input type="checkbox"/> <b>Nov 2015</b> <input type="checkbox"/> <b>Dec 2015</b> <input type="checkbox"/> <b>Jan 2016</b>
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Name \_\_\_\_\_ Member Number \_\_\_\_\_ Phone Number (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Loan Number - Description \_\_\_\_\_ Loan Number - Description \_\_\_\_\_

Loan Number - Description \_\_\_\_\_ Loan Number - Description \_\_\_\_\_

Signature (Primary Borrower, not Co-maker) \_\_\_\_\_ Date \_\_\_\_\_ Signature (Coborrower, required if applicable) \_\_\_\_\_ Date \_\_\_\_\_

For Official Use Only:  
Processed By \_\_\_\_\_ Date \_\_\_\_\_



**Hurry, this offer ends January 31, 2016**



NOW OFFERING

# HOLIDAY LOANS WITH RATES AS LOW AS 2.50% APR\*



## TANGLED UP IN EXPENSES THIS HOLIDAY? HOLIDAY LOANS START AT \$500

Managing your expenses while getting everything on your holiday shopping list can be hard. That's why from October 13th to December 18th, we're offering you a special holiday loan to suit your needs. With a low APR and a 10 month repayment period, you won't be paying for presents when the next holiday season rolls around!

\* Must meet membership and credit requirements. APR = Annual Percentage Rate. Rates subject to change without notice. No further discount on rate available. Special does not apply to existing CPFCU loans. Repayment amount - \$10.12 per \$100 borrowed for a 10 month term. For terms and conditions, see a CPFCU loan officer.



Federally Insured by NCUA



Excess Share Insurance



## Christmas Is Coming!

Don't know what to get loved ones for Christmas? Our SpendEasy Visa Cards make gift-giving easy. For a \$3.50 fee plus the prepaid balance amount, you can purchase a SpendEasy Visa Card from

Coosa Pines FCU for any amount from \$10.00 to \$1000.00. The card can be used as a Visa credit card at stores, restaurants, etc.! Call or see a Member Service Representative for more details!



# SUPER KIDS REWARDS



Coosa Pines FCU believes hard work should pay off. We want to show our young members this by rewarding them for their hard work. Students will receive \$2 for every "A" with a maximum of \$8 per 6 weeks. Just bring your child and report card into CPFCU, and we will deposit the money into their savings account.

### Requirements:

- Student must have a Coosa Pines FCU savings account to be eligible.
- Report card must be received during the current term (i.e. Fall or Spring).

This only applies for academic classes grades K-12. Be sure your "Super Kid" is getting their reward!

# NEW AUTO LOANS

## RATES AS LOW AS 0.75% APR\*



### GET THE RIDE YOU'VE ALWAYS WANTED WITH AN AUTO LOAN FROM COOSA PINES!

With rates as-low-as 0.75% APR\* you can save big and drive away today with our quick approval process and easy monthly payments!

\* Must meet membership and credit requirements. APR=Annual Percentage Rate is based on individual credit worthiness. Quoted rate is our lowest rate offered. Estimated repayment amount of \$28.17 per \$1,000 borrowed. Minimum loan amount is \$20,000. Certain restrictions apply. Rates, terms, and conditions subject to change without notice. For more information, see a CPFUCU loan officer.

## Follow us on Social Media



Whether you love it or hate it, social media is here to stay! It is becoming the fastest way to get news and updates. If you are not already following us on Facebook and Twitter, be sure to join us today! You will be the first to hear of promotions, giveaways, and other important credit union information. Following is easy. **Simply "Like" us on Facebook and follow us on Twitter @CoosaPinesFCU.**

## 2015 Holiday Closings

October 12 - Columbus Day

November 11th - Veterans Day

November 26th - Thanksgiving Day

December 25th - Christmas Day

January 1st - New Years Day



[www.coosapinesfcu.org](http://www.coosapinesfcu.org)

EXPRESS LINE  
1-800-794-5693

01061-NEWS-0915