

EXTRA

Fall 2018



**Drive now-
make no payments
and pay no interest
until January 2019.**

**Our lending team
is available at
212.869.8926,
Option 4**

**Rates as low as
1.64%
APR***

*APR = Annual Percentage Rate. Auto loans feature a non-variable annual percentage rate as low as 1.64%. Rates are determined by loan term, creditworthiness, and underwriting guidelines. Minimum loan amount is \$1,500. Maximum loan amount is \$75,000. A down payment up to 5% of the loan amount may be required. As an example, a \$10,000 loan with a repayment term of 36 months would result in an estimated monthly payment of \$28.49 per thousand dollars financed for members with excellent credit. Not all members will qualify for these payment arrangements. Programs, rates, terms, and conditions are subject to change without notice. All loans are subject to credit approval and underwriting guidelines. Please ask for complete details.

Apply online at ActorsFCU.com



Holiday Loans

Plan ahead and get the cash you need for this holiday season. In November and December, ActorsFCU will be offering special Holiday Loans.

You may be eligible to borrow up to \$1,000 on a fixed 12-month term with special rates*.

Apply online at ActorsFCU.com or call us at 212.869.8926, Option 4.

Extra Newsletter Is Going GREEN!

We are pleased to announce that this will be the last printed edition of the Extra newsletter. Moving forward, the credit union’s newsletter will be published online only.

This change will be positive for the environment as we reduce our paper consumption. It will also be a plus for the credit union as it reduces our expenses.

Inactivity Fee Notice

Please be aware that if you have not had any activity on your account in the past 12 months, you will be assessed a \$7.50 inactivity fee on 12.31.18.

To avoid this fee, please complete a transaction on your account at least once per year.

Any of the following will count as activity on your account: debit card purchases, ATM withdrawals, cash and check deposits or withdrawals.

**tru**STAGE[®]
TruStage Insurance Agency

CREDIT UNION MEMBERS CAN SAVE HUNDREDS ON CAR INSURANCE



See how much you could save — visit LoveMyCreditUnion.org/TruStage today for your FREE, no obligation quote.

Holiday Closings

Columbus Day
Monday, Oct. 8th
all offices closed

Election Day
Tuesday, Nov. 6th
Local 802 closed

Veterans Day
Monday, Nov. 12th
all offices closed

Thanksgiving
Thursday, Nov. 22nd
all offices closed

Day After Thanksgiving
Friday, Nov. 23rd
Local 802 & L.A. closed

Christmas Eve
Monday, Dec. 24th
Local 802 closed

Christmas
Tuesday, Dec. 25th
all offices closed

New Year’s Eve
Monday, Dec. 31st
Local 802 closed
NY main office close at 1:00 PM

New Year’s Day
Tuesday, Jan. 1st
all offices closed

*APR = Annual Percentage Rate. Holiday loans feature a non-variable annual percentage rate as low as 6.90%. Rates are determined by creditworthiness and underwriting guidelines. Minimum loan amount is \$500. Maximum loan amount is \$1,000. A down payment up to 5% of the loan amount may be required. As an example, a \$1,000 loan with a repayment term of 12 months would result in an estimated monthly payment of \$86.48 per thousand dollars financed for members with excellent credit. Not all members will qualify for this payment arrangements. While accurate, quoted payments and interest rates are not guaranteed. Programs, rates, terms, and conditions are subject to change without notice. All loans are subject to credit approval and underwriting guidelines. Please ask for complete details.

