



July 2019



Your Credit Union, *always here for you* with Fast, Friendly, Personal Service:

Monday through Thursday 9:00 a.m. to 5:30 p.m. Friday 9 a.m. to 6 p.m.

Saturday 9 a.m. to Noon

314-892-6325

Our e-mail address:

patriotcu@patriotcu.com & website:

www.patriotcu.com



Thinking of purchasing a car this summer? Here are a few used car buying tips:

Buying a used car can result in substantial savings when you are careful & do your homework.

*Following the steps listed below **BEFORE YOU GO TO A DEALERSHIP** can result in huge savings on a reliable car.*

1. **RESEARCH THE MAKE AND MODEL OF VEHICLES YOU ARE INTERESTED IN.** Edmunds Official Site is a good internet source for researching the strong points and reliability of vehicles.
2. **SHOP ONLINE** Online lets you know how many cars are available that match the type you are looking for. CarGurus.com is an excellent source. You can enter the year, model, trim package & miles, you are looking for, and CarGurus will give you a listing of vehicles meeting your requirements. It will also tell you how long the vehicle has been for sale, which gives you negotiating power.
3. **CHECK THE CARS PAST HISTORY** Carfax and other sources can tell you ownership and accident history. Spend a few dollars to get your car inspected by a mechanic you trust to make sure there are no hidden surprises after your purchase.
4. **GET YOUR FINANCING SET UP** Dealers make a good part of their money on financing. You want to talk price with dealers, not payments.
5. **RESEARCH PRICES** The NADA book can tell you the Retail and Trade in price of most any vehicle, based on the year, trim, miles, and options. You can call us to find out about any vehicle, or use the NADA reference at our website. Knowing the retail price of the vehicle will let you know the most you should pay, most vehicles will sell for less. Most Dealers start at NADA, and bargain down.



It's already time to think about that Christmas Club Savings!

You can avoid that holiday season panic with a Christmas Club Savings! Just by putting \$40 a week in your Christmas Club savings account from now until October 1st, you will have \$520 to begin Holiday Shopping with!



Credit Card Debt Never Ending?

If you are tired of paying 18% or more on your credit card debt, transfer it to Mycucard.com. You can transfer your existing credit card balance to MyCucard, and pay only 1.99%*

for the first 9 months after your transfer, with no balance transfer fees! For more information, apply at <https://mycucard.com>.



CASH ADVANCES AT YOUR CREDIT UNION!

Don't forget your credit union offers cash advances on Visa and Master cards, in addition to cash on state unemployment/child support benefit cards. Just bring your card into our office and get the cash you need. There is no fee for this service.



FREE SHREDDING!

Unlike some places that only offer free shredding at special times during the year, your credit union offers free shredding any time it's convenient for you!