



Nishna Valley Credit Union

Advisor

3rd Quarter 2013

DON'T TAX MY CREDIT UNION!!

The United States Congress is currently working on comprehensive tax reform legislation which could significantly impact your credit union. As you know, credit unions are not-for-profit financial cooperatives that are led by volunteer boards of directors. This unique structure makes credit unions exempt from corporate income tax and provides the ability to pass along earnings to members.

A tax on credit unions is a tax on members! Using the link below, you can contact your member of Congress today and tell them "Don't tax my credit union!"

<http://www.capwiz.com/iowacreditunions/issues/alert/?alertid=62718426&type=CO>

Auto Loan Rates as low as



2.49% APR

Contact your local loan officer today!

ATM DEPOSIT HOLDS

Due to recent regulations, deposits made at foreign ATMs (non-NVCU ATMs) will be frozen and unavailable for 5 business days. If you are needing immediate access to these funds it would be best to deposit through NVCU ATMs or set up ACH transfers directly to your account or even use the night drop whenever possible.

Be sure to call your local NVCU with any questions/concerns on this matter.

TIP OF THE MONTH

-Student Loans-

Over 1/3 of Iowans have more than \$20,000 in student loan debt. It is important to know what your interest rates are on each of your individual student loans. With this knowledge in mind, you can determine which loans to put those “few extra dollars” towards. It’s always best to attack to high interest loans first no matter what types of loans you are talking about.



Don't forget to “like us” NVCU on Facebook for the latest updates, conversations, and fun facts!

Atira Pre-Paid Gift Cards

With the school year right around the corner, it’s inevitable that there will be a phone call from your college student asking for food or gas money. A great way to solve this is our pre-paid gift cards! These are Visa cards that may be used at the gas pump or in their favorite diner. For a small monthly fee, a reloadable gift card is always a great option for getting that financial help to where it needs to go. Stop in or call your local NVCU office for more details!

Online Banking/Estatements

Want to get rid of all of the paper laying around at home? Sign up for Estatements at NVCU and eliminate the mailed paper statements.

Online banking has also become a hit as of late. You can save money on envelopes, checks, and postage by using NVCU’s FREE Online Banking tool to pay bills and transfer money.

Stop by your local NVCU and ask you Member Service Representative how to SIGN UP TODAY!!

Nishna Valley Credit Union

Atlantic Office(712)243-6645:

200 Maple Street
P.O. Box 350
Atlantic IA 50022

Lobby Hours:

Monday-Friday 8:30am to 4:00pm

Drive-thru Hours:

Monday-Thursday 8:00am to 5:00pm
Friday 8:00am to 5:00pm
Saturday 8:30am to noon



Creston Office(641)782-6080:

205 E Taylor Street
P.O. Box 44
Creston IA 50801

Lobby Hours:

Monday-Friday 8:30am to 4:00pm

Drive-thru Hours:

Monday-Thursday 8:00am to 5:00pm
Friday 8:00am to 5:00pm
Saturday 8:30 am to noon

Visit us on the web at www.nishnavalley.com

