

# *Nishna Valley Credit Union*

## *Advisor*

May 2012

## Storms Hit the Heart of NVCU's Membership

During the month of April, southwest Iowa was the victim of very severe weather, the worst of which included tornados ripping through Thurman, IA as well as Creston, IA. These storms, sadly, left many with out a home. For more information on a possible \$500 disaster grant, contact your local NVCU.

# Auto Loan Rates as low as

**2.75%<sup>0</sup>APR**



“April showers bring May flowers.” Our flowers are blooming with low rates.

Talk to any of our friendly loan officers at NVCU:

Tim, Tammy, Jackson, or Andrew.

## RELAY FOR LIFE RAFFLE

Nishna Valley will be holding a raffle in order to raise money for our annual donation to Relay for Life. Tickets can be purchased for \$1 or 6 tickets for \$5. You may place each ticket in whichever raffle you choose. There will be 6 items up or raffle: 1 hand-made quilt, 1 personalized stepping stone, 1 \$100 gift card, 4 seasonal tablemats, 4 John Deere placemats and pot holders, and 4 Adventureland tickets. DRAWINGS WILL BE HELD JUNE 15TH IN THE ATLANTIC OFFICE.

## TIP OF THE MONTH

### -Awareness Leads to Saving-

Many credit cards are raising interest rates and beginning to charge annual fees. Be aware, read your statements and make sure that your interest isn't through the roof, or that you're not paying outrageous annual fees! NVCU can offer several different avenues through which you may be able to refinance credit card debt and save yourself hundred on interest and fees.

## Keeping Your Identity/Credit Safe



As the years go on, it seems that it is WHEN rather than IF you will become a victim of identity theft. One way to monitor YOUR safety is to check your credit reports on a regular basis. Below are 3 ways to request your annual FREE credit report (one from each credit bureau).

1. [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. Call toll free 877-322-8228
3. Write to PO Box 10528, Atlanta, GA 30348-5281

# 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](http://www.nishnavalley.com)

