

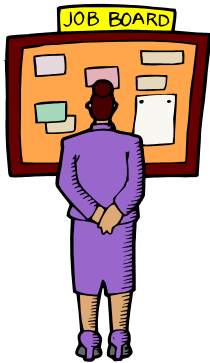
Nishna Valley Credit Union

Advisor

4th Quarter 2012

New NVCU Family

You may have noticed new faces behind the counters of our credit union offices. Verleta Chubick is our newest member representative in the Creston office, while the Atlantic office has recently welcomed Cyndi Main as the newest member of the Atlantic squad. Be sure to stop in soon so they can introduce themselves!



JOB OPPORTUNITY

The Creston office is currently looking to fill a Part-time Member Service Representative position. Those interested in applying for the position may either call 641-782-6080 or drop off a resume in the Creston office

Auto Loan Rates as low as

2.50% APR

Contact your local loan officer today!

Notable Holiday Hours At NVCU

CLOSED

Thanksgiving Day

Christmas Day

New Year's Day

CLOSE at NOON

Christmas Eve

New Year's Eve

Online Banking/Bill Pay

I'm sure, by now, you have noticed the newest changes to our Online Banking site. We strive to keep everything as easy and up to date as possible. Our new FREE Bill Pay has also been a huge hit since it's recent debut. If you haven't joined in the fun of reducing paper usage as well as saving a few pennies here and there with not having to pay for postage, be sure to stop into your local NVCU office to inquire about getting started!

TIP OF THE MONTH

-Reduce your Holiday Borrowing-

With the holidays fast approaching, I'm sure all of us are scrambling and searching for funds for travel, food, & gifts. While it may be too late for this year, start saving a dollar here and there now to reduce your holiday borrowing next year. A great way to do this would be to set up a Christmas Club Account with NVCU. If you don't already participate, stop in today to start savings for next year!

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
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

