



# Nishna Valley Credit Union

## Advisor

4th Quarter 2014

### Need Some Extra Christmas Cash!?

Running a little short on cash for the holidays? NVCU's easy Skip-a-Payment option can help free up your pocket book! Rather than pay your loan payment for the month, talk to your local loan officer today about Skip-a-Payment. Pay only a small \$25 processing fee and you will be able to skip your monthly payment and have that extra for even more holiday fun!

**Call your local NVCU Loan Officer for details!**

### Voice Response

NVCU has always been committed to offering our members the best products and services to meet their needs and goals. Our Ultra Voice system is being phased out from our Data Processing Service in 2015.

We are working with our Data Processing Service to give everyone the most time to move to our **FREE Home Banking and Bill Pay systems.**

### Holiday Hours

Thursday Nov 27th: CLOSED

Wednesday Dec 24th: 8 - Noon

Thursday Dec 25th: CLOSED

Wednesday Dec 31st: 8 - Noon

Thursday January 1st - CLOSED

**Happy  
Holidays!**

## **TIP OF THE MONTH**

### **-Christmas Club Accounts-**



It's that time of year! The holidays are right around the corner. The 1st week of November, our Christmas Club Funds were all disbursed. Now is the time to start saving for next year. NVCU's Christmas Club accounts are a great way to get a jump start for all of your holiday expenses.

Stop on in to your local NVCU office and ask a Member Service Representative about getting yours started today!

**HAPPY HOLIDAYS!**

## **Mobile Banking!!**

Are you always on the go and needing a quick, easy banking solution?

By signing up for our Online Banking, you are automatically able to access Mobile Banking via your mobile device!

## **Guaranteed Asset Protection (GAP) - Are You Covered?**

If you totaled your vehicle would your loan be covered? For just a few dollars per month, you can protect yourself against negative equity.

GAP insurance covers what your full coverage vehicle insurance won't!

**AND**, it will give you **\$1,000** toward a replacement vehicle that is financed with Nishna Valley Credit Union.

# **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)

