



Spring 2020

Med Park Credit Union
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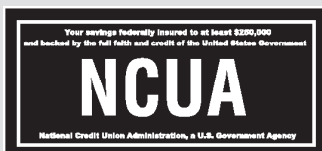
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Staff
Cheryl Malm - CEO
Cindy Grohs
Sandy Anderson
Kenzie Vodden

Holiday Closings
Memorial Day
Monday, May 25



Federally insured by NCUA

Annual Meeting - Save the Date!



Taco Night!
Thursday, April 16, 2020
5:30 p.m.
EGF Legion



Bring the whole family for supper and fun! We'll have lots of prizes for children and adults, including cash prizes for Bingo!

\$7 per ticket

(Please purchase your tickets by Friday, April 10th at the credit union. Tickets are not sold at the door.)

Tax Loan Special

As low as **6.25%** APR

and 1-year payback

Available through April 30, 2020

Stop in and apply!



Reasons to Use Online Banking, Electronic Bill Pay and Mobile Banking

- Pay bills and manage financial tasks all in one place.
- Protect accounts from fraud; log on frequently to monitor.
- Transfer money quickly between accounts.
- Avoid late fees.
- Reduce paperwork.
- Reduce cost of postage.
- Avoid the delay of regular mail and the insecurity of unlocked mailboxes.
- Reduce time spent in line.


Do the best you can until you know better, then when you know better, do better.

~Maya Angelou

The most precious gift you can give someone is the gift of your time and attention.

“
Be the reason someone believes in good people.”

Rates	
New Auto	as low as 2.99% APR
Used Auto	as low as 3.20% APR
New Recreational	as low as 3.99% APR
Used Recreational	as low as 4.20% APR
HELOC	5.00% APR
Visa	8.90% APR
Line of Credit	as low as 12.00% APR
Savings	0.05% APY
Checking	0.05% APY
6 month CD	0.40% APY
12 month CD	0.50% APY




Spring is Coming!

Home Equity
Line of Credit Special

4.75%^{APR}

Good in May, June and July

Home Remodeling: Questions to Ask

Thinking about renovating your home? Make sure you're prepared by choosing a well-liked and trusted contractor. Choosing the right contractor is the single most important decision that homeowners make on a remodeling project.

Here are five questions you should ask yourself, your contractor, and references if you decide to renovate your home:

1. Are we talking about the same thing? Make sure that you and your contractor are clear about cost estimates. Oftentimes, a contractor's concept of a "worst-case-scenario" cost can be different than yours. Always tell your contractor what your assumptions are.

2. Did you experience cost overruns? Talking to references is the best way to learn whether a contractor routinely underestimates projects, either out of optimism or as a ploy to get the job. Ask them, "I'm concerned that the price of my remodel will change a lot during the job. Was your final cost much higher than the quote?"

3. Did subcontractors view the job and provide estimates? A good contractor will get firm proposals

from all the trade contractors. To do this, the trade contractors should visit the site with the general contractor before they provide their proposals and before the job starts.

4. Can you put that in writing? When the contractor creates a written contract with firm quotes from subcontractors, the final cost should only vary about 3% to 5%. The contract should specify that if things go wrong, the contractor will absorb any additional cost.

5. What's happening? Asking questions throughout the project is part of the homeowner's job. By talking to the plumber, you may learn that it's possible to turn a large linen closet into a laundry area at minimal cost, compared with the total price of getting the laundry out of the basement. Asking questions can also clarify other choices, especially when problems occur.

There will be problems and surprises, so it's good to know ahead of time how your contractor responds to them. Does he or she deliver solutions quickly and help you decide the best way to proceed? If you're planning to remodel, ask the staff at Med Park Credit Union how a home equity loan could help you.

Have You Moved or Changed Your Contact Info?

Please be sure to notify Med Park Credit Union immediately when you have an address, telephone, or email change. We are committed to providing you with the best service and most secure financial institution possible. This helps us to communicate with you and greatly reduces the risk of you becoming a victim of fraudulent activity. If statements are returned, a \$5 fee will be charged to your account.

Check out our website at www.medparkcu.com