

Great Rates. Personal Service.

e•connection



September 2017

Our hearts are with Houston.

Emergency Relief Loan Program Available

The Credit Union offers an Emergency Relief Loan Program (ERLP) to help members manage their cash flow while recovering from a natural disaster. If you have been affected by Hurricane Harvey, please call us to learn more.

The program offers:

- Special-rate, short-term loans with payments deferred up to 90 days
- The ability to refinance existing Credit Union loans at a reduced rate
- The ability to extend payments or terms on existing Credit Union loans
- Funds in coordination, not competition, with available Federal Emergency Management Agency (FEMA) aid

Members who are eligible to apply for FEMA aid should do so prior to receiving assistance from the Credit Union's ERLP.

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Rate Watch

30-Year Jumbo Fixed-Rate Mortgage vs. Competition

Spectrum Credit Union offers low rates on 30-year jumbo fixed-rate mortgages. See how we compare:

30-YEAR JUMBO FIXED-RATE MORTGAGE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Spectrum Credit Union	3.625%	0	3.638%
Regions Bank	4.250%	0	4.268%
Union Bank	4.000%	0	4.008%

We come through for our members by consistently offering highly competitive rates! For more information, please stop by your local branch or call us at **510-251-6010** or **888-750-4124**.

¹ Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.

² Rate valid as of 8/29/17. Rates are subject to change at any time. Example: Based on a \$600,000 purchase price with 20% down (\$480,000 loan amount) and a rate of 3.625% (3.638% APR), estimated payment would be \$2,189.05 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Source: bankrate.com

³ APR is the Annual Percentage Rate.

Longer Full-Service Call Center Hours In Place

The Credit Union is pleased to announce that our in-house Call Center has expanded its hours even more.

That means members now have access to **full-service assistance** during these times:

Monday – Friday: 5 a.m. – 9 p.m. PT
Saturday: 8 a.m. – 4 p.m. PT

Expanded full-service hours allow you more time to get help with:

- Debit Cards (new/reissue, unblock, declined, adjust limits)
- Overdraft fees
- Travel notices
- Past-due loan payments
- Status of membership/loan applications and wire transfers
- Real estate loan information

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Federally Insured by NCUA



Emergency Relief Loan Program Available

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For information on obtaining a **new loan** through the relief program, please call 510-627-5200 or 800-782-8782, ext. 5200.

To learn more about available assistance for **existing Credit Union loans**, please call 510-627-5134 or 800-782-8782, ext. 5134.

Check for Encryption Before Sending Sensitive Information Through a Website

Before you submit sensitive personal information through a website – especially if you are connected to an unsecured Wi-Fi network like those in many coffee shops and hotels – make sure the website is fully encrypted.

Encryption scrambles the information you send into a code so it isn't accessible by identity thieves and other criminals as it travels over the network.

You can generally tell if a website is encrypted if it has "https" versus "http" at the start of the web address. (The "s" stands for "secure.")

Just because one page of a website is secure, however, it is not guaranteed that other pages are as well.

Be sure to verify the address for each page before submitting personal information through it.

Also keep in mind that an encrypted website only protects the information you are sending to and from that particular site while a secure Wi-Fi network encrypts all the information you send using that connection.

Source: onguardonline.gov

Special Labor Day Auto Loan Rates Through September 15

Lower rates and longer terms make your Labor Day car shopping something to celebrate!

We've made it even easier to finance a new or used vehicle, or refinance your existing loan from another financial institution, with longer terms and special rates through September 15.

AS LOW AS:

2.24% APR* **NEW 72 MONTHS** **2.84%** APR* **USED 72 MONTHS**

Get pre-approved by September 15! Stop by your local branch, apply online, or give us a call at 510-251-6000 or 800-782-8782.

*Annual Percentage Rate (APR) valid as of August 25, 2017, and expires end of business day on September 15, 2017. Rate includes a 0.50% discount for automatic payments from a Checking or Savings account or payroll deduction. Actual rates will be determined individually based on the amount financed, the term of loan, the model of vehicle, and member's credit history. Rates are subject to change without notice. The promotional rate applies to loan terms up to 72 months. At an APR of 2.24% for 72 months, your monthly payment will be \$14.86 per \$1,000 borrowed. At an APR of 2.84% for 72 months, your monthly payment will be \$15.12 per \$1,000 borrowed. Not valid for existing Spectrum Credit Union auto loans. Other restrictions may apply. Cannot be combined with any other discounts. Promo Code 2175



Longer Full-Service Call Center Hours in Place

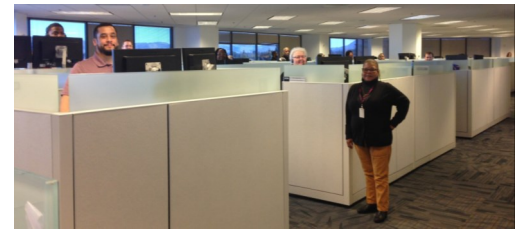
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Can't call us during in-house hours? Our after-hours Call Center is still there for you 24/7.

After-hours representatives provide assistance for the majority of transactions, so you can check balances and make transfers anytime.

If our after-hours Call Center cannot assist you for any reason, they will log your request so an in-house representative can contact you during full-service hours.

Have questions about Call Center services? Give us a call at 510-251-6000 or 800-782-8782.



Our in-house Call Center team is ready for your call.

Better MarketEdge Rates Give You an Edge



Earn **1.00%** APY* or **1.10%** APY*
For balances \$2,500+ For balances \$250,000+

*See spectrumcu.org for details.



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