



# Copy

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## Scope of Work

Choice One has contracted with Galvin and Associates to provide copy for the Spring 2015 newsletter. Word Count: 4317

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COPY

1

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### HEADER

Spring-Summer 2015

## ChoiceTopics

A Newsletter for Members of Choice One Community Credit Union

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FEATURE ARTICLE – 2/3 page

## How LOW Did We Go? Home Equity Deals at 3.99%!

**15-year fixed rate home equity loan 3.99% APR – NO CLOSING COSTS! <sup>1</sup>**

Need cash for home improvements or to pay off high-interest rate bills? A great solution is to take advantage of your Home Equity. At Choice One, you’ll find the loan that’s right for you: we offer four Fixed Rate Home Equity Loan options, with



rates as low as 3.99 percent APR\* on a 15-year fixed rate loan with no loan fees and automated monthly payments.

With a low-rate home equity loan, you can pay for college or vocational training or grab a great deal on a new or used vehicle.

Apply online or stop by Choice One and let our trained loan officers walk you through the options. Call or stop by today – special rate ends May 31!

DISCLAIMER

<sup>1</sup>APR = Annual Percentage Rate. Rates shown are for qualified borrowers. First liens only. Borrow up to 80% of current market value of your home, less any outstanding liens. The cost of originating your loan, excluding any mortgage tax, is waived at closing. Loan must be held current on the credit union's books for a period of no less than 24 months, or the borrower will be required to pay closing costs. Contact your credit union loan officer for details, and your tax advisor regarding deductibility of interest. Special offer ends May 31 2015.

SIDEBAR – 1/6 page

**Home Equity Variable Rate Line of Credit – as low as 2.99%! <sup>2</sup>**

If you need quick cash to deal with an unexpected expense or to take advantage of a can't-miss opportunity, your credit union is here to help – with a variable rate Home Equity Line of Credit. With good credit, your rate is as low as 2.99%, and will never be more than 21% APR. Contact your Choice One loan officer today for details.

DISCLAIMER

<sup>2</sup>APR = Annual Percentage Rate. Home Equity Line of Credit (HELOC) rates adjust monthly based on the prime rate as published in the Wall Street Journal. The variable interest rate can be as low as the prime rate or as high as a maximum of 21 percent APR. Total amount cannot exceed 80% of the current market value of the home, must be a first lien and does not apply to existing loans. Property insurance and auto deduct are required.

CHOICE ONE LOGO

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PRESIDENT'S MESSAGE: 1/3 page

## President's Message

**The smarter you are about finances, the better we are as a credit union – and as a community**

Nobody is born smart about money. It's something we learn. Learning how to budget, save and spend wisely might have started with an allowance, or your first job after school. Whenever it started, your financial education is a key ingredient to having a happy home and work life.

As a credit union, we're committed to helping our membership make good financial decisions. Unlike traditional commercial banks, your credit union is not here to "sell" you financial services: we are here to steer you to the best ways to manage your money, meet your obligations, and have the financial success you deserve.



In this newsletter and at our website, you'll find valuable information to help you navigate money matters like FICO scores and programs like the MAPS vehicle lending programs. I'm also happy to announce programs aimed at improved financial literacy: a FREE seminar on mortgages in May, and a Kids Club this Fall with a boatload of information to get your kids headed in the right direction.

Of course, our Choice One members also like to have a good time. Reserve the dates for Members Appreciation Day and the 40<sup>th</sup> Annual Golf Tournament. And please, give a 'shout out' to members who give so generously of their time as volunteers, as they did for "Feeding Hungry Kids."

Sincerely yours,

Thomas Smith / President/CEO

KIDS CLUB – 1/3 page with artwork

## **The Kids Club is Coming!**

Get your kids headed onto the path of smart money management with the Choice One Kids Club! Starting this Fall, Choice One will have an online resource with lots of tips and articles to help young people better manage their finances.

The Kids Club is focused on the practical: how to shop and get the best price, how to save a portion of your allowance or babysitting money for future purchases, how opening a savings account will make your money grow. Learned early in life, these practices become the foundations of good money management when your kids move on to adulthood.

Choice One had a program for kids some years ago, and we've been getting a lot of requests to start it up again. Stay tuned for more details on the Choice One Kids Club, scheduled to start in time for the school year!

DISCOUNT TICKETS – 1/6 page

## **Summer Fun – Discount Tickets!**

Who wants a day at an amusement park? Everybody who knows how to have fun! That why Choice One has negotiated special discount tickets for our members for some of the area's biggest attractions:

Knoebels Amusement Resort, Dorney Park & Wildwater Kingdom, Hersheypark and Six Flags Great Adventure.

Give us a call or stop by Choice One to pick up your discount coupons today!

MEMBERS APPRECIATION DAY – 1/6 page

## **Members Appreciation Day**

Choice One is more than a credit union: we are a community. Our Members Appreciation Day is our way to say "thanks" and to get everyone together to have a good time!



Mark your calendar for food, games, prizes and the good company of your fellow Choice One members.

### **Members Appreciation Day**

Knoebels Amusement Resort, 391 Knoebels Blvd, Elysburg, PA  
Sunday, September 13 (time to be announced)

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YOUR AND YOUR CREDIT SCORE – 2/3 page

## **How to Manage Your Credit Score**

What would you do if a neighbor wanted to borrow your lawnmower? Even if you knew the neighbor, you'd want to be sure he'd return the mower in good condition and in a timely manner. So you'd ask around.

Your credit score is a way banks and other commercial entities “ask around” about your financial reliability. A credit score is your financial history and profile, with a “score” that represents the likelihood that you will pay any debts on time.

Your credit score profile can include:

- How promptly you pay off credit cards and loans
- How consistently you pay rent, utilities and other regular expenses
- How much debt you have outstanding
- How much credit you have available on credit cards and home equity loans

Credit bureaus are companies that analyze and report your credit history. The largest credit bureaus are Equifax, Experian and TransUnion. To keep things sensible, 90 percent of credit bureaus use a single reporting system, called a FICO score. A high score means you are a good credit risk; a low score means you have a hit-and-miss credit history. FICO scores range from 300 to 850. As a rule, here's how those numbers rate:

- Excellent Credit: 781 – 850
- Good Credit: 661-780
- Fair Credit: 601-660
- Poor Credit: 501-600
- Bad Credit: below 500

Any time you apply for a loan or credit, people will check your credit score: banks and credit unions, credit card companies, insurance companies, auto finance companies and others. Lenders use the credit score to determine if you are a good risk, and to calculate how much money they are willing to loan.

Many other companies and organizations check credit scores, like landlords and potential employers (they generally need written consent to check your score).

With a high credit score, you are more likely to be able to borrow money for a car, home, or credit card. Even better, the interest rate you pay will be lower than people with a less impressive credit score. A great credit score also helps you land a new job or rent the place you want.

On the negative side, a lower score means that if you are able to secure a loan or credit, you'll likely pay a higher interest rate.

You can take steps to manage your credit score. First step is to find out your score, by logging on to Equifax.com, Experian.com and/or TransUnion.com. These credit bureaus charge a fee to provide you with a report. However, they as well as other sites like AnnualCreditReport.com often offer a once-a-year report for free (you'll likely then get emails selling credit services).

When viewing the report, look closely to make sure that all your information is up to date and accurate. Pay special attention at any "derogatories" – these are entries that indicate that you have missed a payment, had an account in collections, owe back taxes or had other credit issues.

Some derogatory entries can be incorrect. If they are, you will literally be paying for those mistakes with a lower credit score and higher interest payments. You might think you could make a call or send a letter and the credit bureaus would correct a mistaken entry, but the process is more complicated than that: you'll need full documentation to support your argument, and a lot of persistence to prevail. You can get an attorney or professional trained in credit to help you – but beware of the many online scammers offering "instant" credit rehabilitation.

Correcting any errors on your credit history will improve your score and brighten your financial future. Speak with a Choice One loan officer to help guide you through the process.

VISA BALANCE TRANSFER – 1/3 page

## **Go LOW with a Choice One Visa Card!**

### **2.99% APR Introductory Rate | New Cards | Transfer Accounts**

As a credit union member, you already save in so many ways – now's the time to save on your credit card purchases!

Here's how it works: Open a new Choice One Visa® account, or transfer balances you have with another card issuer to a new or current Choice One Visa card. Instantly, you'll enjoy six months of a LOW 2.99% APR\* rate! No balance transfer fee – no annual fee – accepted everywhere – cash advance option anywhere in the world! You'll even have a 25-day interest-free grace period on purchases and free travel/accident insurance.



Want to know more? Stop by any Choice One branch office. You can apply online at [ChoiceOne.org](http://ChoiceOne.org) – or scan the QR code.

**DISCLAIMER**

\* APR = Annual Percentage Rate. Rates shown are for qualified borrowers. Balance transfer introductory rate reverts to your regular Visa Platinum as low as 8.90% APR or Classic Card rate as low as 13.50% APR after six billing cycles. See your ChoiceOne loan officer or go online for details.

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CUDL – 1/2 page

## **Car Buying Made Easy!**

Choice One has a great way to make car buying easy – and save you lots of money in the process!

Choice One is a member of the Credit Union Direct Lending (CUDL) network. When you purchase a vehicle from a CUDL-approved car dealer, your car loan will be based on credit union rates – not the typically higher rates offered by commercial banks and auto finance companies.

The CUDL program doesn't just provide low rates: you'll have the tools to research different vehicles, a Value Guide to get an idea of your current vehicle's trade-in value, a JD Powers review of each vehicle and lots of helpful tips to make sure your car-buying experience is a pleasant one, with lots of savings.

Interested? Check out [CUDLautosmart.com](http://CUDLautosmart.com) to get all the info on your wish list of cars and trucks. Be sure to review the AutoSmart "Pocket Auto Buying Checklist," with the Top Things To Do before you visit and while you're at a car dealership.

When you're ready, stop by your local Choice One office and talk to a loan officer. When you visit the dealership you'll already have your financing lined up. It's easy!

AUTO LOAN RECAPTURE – 1/4 page

## **Switch your Car Loan to Choice One and Go LOW!**

Every month, another payment on your car. Did you know you could pay less each month by switching your car loan to Choice One?

As a credit union, we often have auto loan rates that are less than commercial banks and car dealers. You owe it to yourself – and your checkbook – to find out how much you can save.

It's easy: just visit a Choice One location and talk to a loan officer. If we can beat your current rate, you'll save money. We can also extend your loan term and add helpful services, like GAP insurance and Mechanical Breakdown Coverage. In a hurry? Take a quick rate comparison by logging on to [choiceone.org](http://choiceone.org).

GOLF TOURNEY – 1/4 page

## **Get Ready to Tee It Up!**

Ready to play a fun 18 with your Choice One buddies? The 40<sup>th</sup> Annual Choice One and St. Conrad's Young Men's Society Charities Golf Tournament is back! You'll want to practice up – great prizes for winning teams and individual scores, and proceeds help the Weinberg Food Bank!

### **40<sup>th</sup> Annual Choice One and St. Conrad's Young Men's Society Charities Golf Tournament**

Wilkes Barre Golf Club | Saturday, June 27<sup>th</sup> | Shotgun start at 8 a.m.

\$90 per golfer – includes golf, refreshments and buffet dinner at St. Conrad's Club

Visit [choiceone.org/golftournament](http://choiceone.org/golftournament) to register

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MORTGAGE 3/8 page

## **Buy or ReFi a Home at Historic LOW Rates!**

If you are in the market for a new home, mortgage rates are near the lowest they've ever been – but these low rates won't last forever.

In January 2015, the average 30-year fixed-rate mortgage was 3.73 percent, according to mortgage giant Freddie Mac, its lowest point since May 23, 2013. Mortgage rates hovered around 4.25 percent for most of the summer of 2014, so today's rates are a significant drop.

However, as the U.S. economy is getting healthier, more people and companies will seek credit. With more demand, rates are likely to rise in the not-too-distant future. For people looking to buy a home, or refinance and get a lower rate and smaller monthly mortgage payment, now is the smart time to act.

Choice One is here to help. You can choose from conventional and FHA mortgages with terms up to 30 years, and fixed or adjustable rates with rate-lock protection. We can pre-approve a mortgage for you, which means the owner of your dream house will know you are a serious buyer when you make a bid.

We know that buying or refinancing a home is a big decision, and we're here to provide expert advice with your best interests at heart.

Visit your nearest Choice One location or our online Mortgage Center. You'll learn what you need to know about the mortgage process, compare rates and options and get an estimate of closing costs.

Our first expert advice: act now, while home and ReFi rates are at historic lows!

Mortgage Seminar – BoxScore



## Get the LOWdown on Home Buying and Refinancing!

### FREE MORTGAGE SEMINAR

May 5, 2015 at 6:00 PM

Choice One Main Office - 101 Hazle Street, Wilkes Barre PA 18702

(570) 823-7676

MOBILE CHECKING 1/8 page

## Choice One on Your Phone!

With today's busy lifestyles, it's not always practical for our members to visit a branch. So as much as we like to see you in person, we've developed a free Mobile Money app you can use on your smartphone, tablet or laptop.

If you already have Choice One Virtual Branch online banking, simply logon and click the "Self-Service" tab to download the app. It's absolutely free.

If you need to join Virtual Branch, scan the adjacent QR code to download the application. Then visit a Choice One location to sign up.

The Choice One Mobile Money app works wherever you have Internet access. Your cellphone or tablet must be able to send and receive text messages.

Questions? Call or stop by Choice One.

DISCLAIMER

Regular text messaging rates apply. Cellphone providers may charge additional fees for Internet access and text messaging.

VACATION SKIP-A-PAY 1/2 page

## Skip-A-Loan Payment For Summer Fun

For extra summer cash you can skip a loan payment in July or August. Simply complete the attached form and mail it or you can bring it to the Choice One branch nearest you. Vehicle, home equity and personal loans are eligible.

### Skip-A-Pay Application Form

YES, I would like to skip a loan payment in (choose one)  July 2015  August 2015

Type of Skip-A-Loan Payment\*  Vehicle Loan  Home Equity Loan  Personal Loan

I understand the cost of Skip-A-Loan Payment is \$35.00\*

Member Name \_\_\_\_\_ Daytime Phone Number \_\_\_\_\_

Account Number \_\_\_\_\_ Loan Number \_\_\_\_\_

Automatic Payment  Yes  No If Yes, transfer from  Share Savings  Checking

DISCLAIMER

\* A \$35.00 processing fee per loan will automatically be deducted from your share account. Interest will continue to accumulate on your loan during the month you skip your payment. Each member is allowed to skip a payment twice during the designated time per calendar year. All requests to skip a payment must be approved by the loan department. MAPs and Better Choice Loans are not eligible for this program. Home Equity Loans are eligible for the Skip-A-Loan program one time in the calendar year. This is a special offer: All accounts must be in good standing to be eligible.

Member signature

Date

Co-Borrower Signature

Date





Bring this form to Choice One, fax it to (570) 822-2272 or mail to: Choice One Community Credit Union, Loan Department, P.O. Box 1205, Wilkes-Barre, PA 18702-1205

Credit Union Use Only: S \_\_\_\_\_ F

By signing this form you agree to amend the terms of your original agreement and to repay the entire unpaid balance of \$ \_\_\_\_\_ plus interest at \_\_\_\_\_% by paying \$ \_\_\_\_\_ every \_\_\_\_\_ (payment frequency) beginning \_\_\_\_\_ (date).  
Date of Charge \_\_\_\_\_ By \_\_\_\_\_.

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BETTER CHOICE - ¼ page

### **Be Smart: Choose a Better Choice Loan**

If you need emergency money or are running short and bills are due, make the smart move: a Choice One Better Choice short-term loan. You can borrow from \$200 to \$500 to pay bills or take advantage of pricing on a special purchase.

To qualify: have a Choice One share draft account open for at least 90 days and direct deposit. Your current credit union accounts must be in good standing. For complete details, stop by the Choice One. We'll show you how easy it is to avoid payday lender high interest rates and fees. Apply online or at the credit union.

SPRINT - ¼ page

### **Sprint Choice One Specials**

You see commercials from phone companies everywhere, but Choice One has a deal you won't see anywhere else: discounts on Sprint phone services, exclusively for our credit union members.

Sprint Choice One Credit Union Member Discount:

**•10% off regular Monthly service price** on select Sprint programs

**\$0 Activation Fee** – save up to \$36!

**\$0 Upgrade Fee** – save up to \$36!

Savings available to current Sprint customers, too!

Current and new Sprint customers must verify their credit union membership to take advantage of these discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Invest in America app in iTunes or Google Play to verify your membership.

For more information, visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint). To claim your discount, use Corporate ID: NACUC\_ZZM.

ENTERPRISE – ½ page

### **Enterprise Car Sales ad**

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TRUSTAGE – 2/3 page

### **TruStage™ Insurance: Protect What's Important**



TruStage™ is an insurance company with policies available only to credit union members. Our partnership with credit unions like Choice One goes back 80 years.

As a company with common goals and sense of community, we provide exceptional coverage at reasonable rates for the people and things you care about most. As a Choice One member, you'll enjoy competitive rates, helpful guidance with sales pressure and quality products trusted by your credit union.

TruStage can help make sure the protection you need makes sense and is in line with your budget. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

### **Auto & Home Insurance Program**

Exclusively for credit union members like you, the TruStage Auto & Home Insurance Program provides affordable, top-quality protection. Enjoy discounted rates combined with online convenience and 24/7 claims service. Get your free quote today or call (855) 483-2149.

### **Life Insurance Plans**

TruStage Life Insurance Policies are underwritten by CMFG Life Insurance Company. These plans are designed to fit your budget and provide excellent coverage. Learn about this important coverage by calling (855) 612-7909.

### **Health Insurance Program**

The Affordable Care Act means nearly every American must have health insurance. If your employer doesn't offer a plan, if you don't qualify for Medicaid and you're not yet eligible for Medicare, you'll likely need to purchase a health insurance plan on your own.

The TruStage Health Insurance Program can help. Compare plans from multiple carriers, get quotes, receive expert advice and purchase coverage that makes sense. You can also determine whether you qualify for financial assistance. For more information, visit [www.TruStageHealth.com](http://www.TruStageHealth.com).

#### **DISCLAIMER**

TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. TruStage™ Life Insurance is offered by TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

MAPS – 1/3 page

## **Buy a Car, Pay Like a Lease**

Love that car in the showroom window – but don't want to pay through the nose?



Choice One's MAPS™ Program is the lower monthly payment solution. This innovative automotive financing combines the power of a purchase, with the lower monthly rates of a lease.

For example, if your vehicle loan amount were \$25,000, your payment would be \$235.52 a month LESS than a conventional loan: a huge savings! Even better, unlike traditional vehicle leasing, you actually own the vehicle.

There are other benefits too. For the complete details, call or visit Choice One. Learn online: visit ChoiceOne.org and click Loans > MAPS™ Program. Or simply scan the adjacent QR Code.

Example based on a 2015 Honda Accord Sedan 4dr Sport AT

|                    | Conventional Loan | MAPS™       |
|--------------------|-------------------|-------------|
| Loan Amount        | \$25,000.00       | \$25,000.00 |
| Interest Rate      | 1.49%             | 1.49%       |
| Number of Payments | 48                | 48          |
| Monthly Payment    | \$544.35          | \$308.83    |

MAPS™ financing would save you \$235.52 per month! \*

The residual value is \$11,950 based on 12,000 miles per year.

**DISCLAIMER**

\* The above is an example. The actual rate and terms can vary and are subject to change. The above monthly payment includes the cost for residual value protection that gives you the right to return the vehicle on the loan termination date and protects you against any decline in the projected residual amount. A \$745.00 program cost fee will apply.

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**HEADER**

**ChoiceOne** CHOICE ONE logo  
**COMMUNITY CREDIT UNION**  
*The One Choice for Financial Services*

**CONTACT INFO**

**MAIN OFFICE**

101 Hazel Street,  
 PO Box 1205  
 Wilkes Barre, PA 18702  
 Main: (800) 610-2788  
 Office: (570) 823-7676  
 Fax: (570) 829-3937

**HAZELTON BRANCH OFFICE**

983 North Sherman Court  
 Hazelton, PA 18201  
 Main: (800) 610-2788  
 Office: (570) 454-0081  
 Fax: (570) 454-8005

**www.choiceone.org**

SOCIAL – Facebook Twitter Google+ YouTube icons

COMMUNITY NEWS – 3/8 page

## Community NEWS

### Dinner for Kids

The Choice One member community once again pitched in to help a worthy cause: Dinner for Kids. A portion of the sales from each member purchase of an Enterprise car or truck went into a kitty. We raised \$900! The kids send back a warm “thank you!” to all of you.

PHOTO WITH CAPTION

DINNER FOR KIDS: Choice One \_\_\_\_\_, \_\_\_\_\_, President Thomas Smith and Marketing Director Ashlee Choman with \$900 Enterprise Car Sales donation check.

BULLETIN BOARD – 1/8 page

## Holiday Closings 2015

### Memorial Day

Monday May 25

### Independence Day

Friday July 3

### Labor Day

Monday Sept 7

### Columbus Day

Monday Oct 12

### REMINDER: Update your Insurance

If you have a Choice One Auto or Home Equity Loan, contact your insurance agent and change the lien holder address to: Choice One Community FCU, PO Box 25312, Fort Worth, TX 76124

### EMAIL: Stay in the Know!

Do we have your email address? We need a current email address to send you notices and product and service opportunities. Contact Choice One today!

### BEWARE: ONLINE AND PHONE SCAMS!

Choice One will never ask for your password, Social Security Number or other vital account information by phone, email or non-Choice One online site. If someone or some company asks for that information, just say “NO” and contact Choice One immediately.