

The Credit Union Reporter

Dealing with an unexpected fiscal emergency? Let us introduce you to our new PAL!

McClatchy Employees Credit Union is pleased to introduce our new Payroll Assistance Loan. It's a great way to avoid payroll lenders and to establish or repair your credit history. Loans are available from \$200-800, and are repaid over 7 pay periods via convenient payroll deduction. To qualify you must have been a member of the credit union for at least 60 days, have a current payroll deduction, and not be in bankruptcy proceedings. Why pay over 460% interest when your credit union is here to help? Visit either of our branches or give us a call for all the details.



Don't get caught by the loan shark.

Protect your passwords and they will protect you

With the huge increase in identity theft one of the best things you can do is to use strong passwords. Some of the weakest passwords include the word "password", 123456, passw0rd, and qwerty.

Experts recommend avoiding your birthdate, street address, and any part of your name. Use a combination of symbols and both upper and lower case letters. Don't make your password the same as your username and avoid using simple patterns such as abc123.

For additional protection it is recommended that you choose a different password for each major online account and that you change them at least every six months. This may seem like a lot of bother but anyone who has ever had an account hacked will tell you that it is well worth the effort.

McClatchy Employees Credit Union will be closed on Monday, May 27, for Memorial Day, and on Thursday, July 4, for Independence Day. Please contact us early if you will need any services around these holidays.



A new way of having fun

To check the most up-to-date listing of park and movie ticket discounts available through the credit union please visit our website. More of our partners are now offering convenient print-at-home tickets that save you both time and money. Check out our website today at www.mclatchyecu.com/tickets.



Great rates available on vehicles

Your credit union continues to lead the way to savings with rates as low as 2.99% APR on new vehicles with terms up to 66 months. The payment on a \$20,000 loan is under \$152 per pay period! Stop by today and apply for a pre-approval to learn how affordable your new car can be.

It's tax time again

Caesar was warned to beware of the Ides of March but we believe that a much scarier date is April 15th. If you need a few extra dollars to finish paying your taxes or fund your IRA give us a call. We offer signature loans with rates as low as 9.99% APR.

How to contact us:

Sacramento: (916) 321-1780

Fresno: (559) 441-6189

e-mail: creditunion@mcclatchy.com

web: www.mclatchyecu.com

Open 8:00-4:30 Monday-Friday