

# The Credit Union Reporter

## We're independent and unique!

We, like all of you, have been very concerned as staffing continues to be reduced throughout all of McClatchy. Many of those who have left have been our members, and more importantly, our friends. At the same time, we have heard considerable rumor and speculation concerning the credit union, including staff reductions or worse. These rumors are false, and as a member of the credit union you have nothing to be concerned about.

As a member-owned financial cooperative, McClatchy Employees Credit Union is a fully independent entity and not a department or division of McClatchy. We have our own staff & board of directors and file independent financial statements. We have been serving employees of McClatchy since 1935 and will continue to serve them for many years to come.

All deposits are insured for at least \$100,000 by the National Credit Union Administration, a division of the United States Government. Save with your credit union and save with confidence. We appreciate your membership and look forward to serving you personally very soon.

### NO COST 1031<sup>sm</sup> Exchanges for Credit Union Members!



A simple 1031 Exchange used to cost real estate investors between \$700 and \$1,200. As a member of McClatchy Employees Credit Union this service is now available for

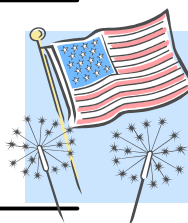
FREE!!! In addition to paying nothing for the exchange, your funds are then directly deposited into your credit union, so you know exactly where your investment money is at all times! This is another exciting benefit provided to you from your credit union and CU Exchange Services, LLC.

For more information and to complete your own NO COST 1031<sup>sm</sup> Exchange, please contact CU Exchange Services, LLC, at (866) 662-1031.

### Don't fall for the flash!

You see their advertisements online and hear them on the radio, or even see them on billboards. In loud fonts and big numbers they promise rates that look, frankly, too good to be true. When you read the fine print you'll find that is often the case. Huge interest rates are paid on a few dollars and tiny rates on the rest. Car loans are only good for three, or even two years. Real estate loans have a great introductory rate but come packed with fees and restrictions. At McClatchy Employees Credit Union, we keep it very simple. We offer above market dividends, highly competitive loan rates, and minimal fees. When you compare you'll find that your credit union offers you the best service and the best return on your hard-earned dollars.

**McClatchy Employees Credit Union will be closed on Monday, September 1 for Labor Day. Please contact us in advance if you will need any services around this holiday.**



### 4% is a great rate for you!

From now until July 31, 2008, earn a great rate of 4.00% APY for four months with our "Just 4 You" certificate special. Funds must be new to the credit union with a \$1000.00 minimum deposit. But don't wait too long---this offer is "4" a limited time.

### Higher Mileage/Lower Interest Rates

Now is the time to negotiate with dealers for the best bargains we've seen in quite a long time. With gas at record levels a fuel efficient vehicle is more important than ever. We're offering a very competitive rate of 5.29% APR on new and used vehicles. Don't want to haggle? We'll be happy to set you up with one of our partners who will ensure that your purchasing process is easy and stress free.



### Summertime is time for fun

With gas prices continuing to challenge your wallet it is becoming increasingly difficult to fit recreation into your budget. Trust McClatchy Employees Credit Union to help when you need it the most. With tickets as low as \$6.25 we've got family fun all worked out. Stop by or check out our listings on our website at :

[www.mcclatchyecu.com](http://www.mcclatchyecu.com)

### How to contact us:

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Open 8:00-4:30 Monday-Friday