

Update

A few things we thought you'd like to know!

Linn Area
Credit Union
We are Family

November 2018



Sleigh the Season!

Get **5.9%** APR* for **12 months** on **ALL** your purchases in November and December, along with **FREE** balance transfers! (After 12 months, you'll still be merry with an APR that starts at a **low 9.9%!)**

PLUS, get **double points**** when you use your Visa® Platinum Rewards card. This season, smart spending is in the (gift)bag when you use your Linn Area credit card! Don't have one? Dash away, dash away, dash away all to any walk-in location or apply at **www.LinnAreaCU.org**.

*5.90% promotional rate is valid for credit purchases and balance transfers that post between 11/1/18 and 12/31/18. The promotional rate does not apply to cash advances. The 5.90% annual percentage rate (APR) expires 12 months from the date of your first credit purchase or balance transfer, at which time the APR will revert to the nonpromotional rate of 9.90% to 13.80% APR, depending upon the card. Balance transfers available only on non-Linn Area Credit Union debt. Membership required. All applications subject to approval. Account must be in good standing to qualify. There is a grace period before interest is charged on purchases, and no annual fees or participation fees. Other fees include: cash advance fee — minimum of \$1 or 2.00% of the amount of each cash advance, whichever is greater (maximum of \$5); foreign transaction fee — 1.00% of each transaction in US dollars. **Double points do not apply to balance transfers.



Same Faces, New Places

If you tend to visit one branch all the time, you may be wondering, "Where is my favorite Linn Area employee?" Well, a couple of the faces you're used to seeing are now in new places!

Bonnie Stover, who used to lead the team at the Mount Vernon Road branch, is the new branch manager for our Blairs Ferry Rd NE office.

And Jessie Stafford, formerly of the Edgewood Road branch, is now the Marion branch manager.

If you'd like to say "Hi!" now you know where to find them. **Please join us in congratulating Bonnie and Jessie on their new roles!**



*Earn more for
your money!*

Check out our

**CD
RATES**

www.linnareacu.org/cdrates

Free Credit Freezes Help Prevent Fraud

Now you can get FREE credit freezes, thanks to a new federal law that went into effect in September. Credit freezes (aka security freezes) limit access to your credit file. *(They have nothing to do with your existing credit cards or accounts – you'll still be able to use them!)*

Here's the deal: Most creditors need to see your credit file in order to approve a new account. If they can't scope out your file to see how you handle credit, it's unlikely they'll approve any new credit. This means it's more difficult for fraudsters to steal your identity and open credit

accounts in your name! It also means that if you decide to apply for a mortgage, new credit card, or some other credit account, you'll need to unfreeze your file (which you can also do for free).

To freeze your credit, you'll have to contact all three credit reporting agencies – Equifax, Experian, and TransUnion. *(They don't share freeze requests.)* **Online or by phone is the best way** – the credit reporting agency has **one business day to place the freeze**. (If you're lifting a freeze, the agency has to do it within an hour.) If you use the

good ol' U.S. Postal Service, **the agency gets three business days after it receives your request** to get the job done.

BTW, freezes and locks are two different things, even though they work in a similar way. Locks may have monthly fees, so if you want a free freeze (as guaranteed by federal law), be sure to ask for a freeze, not a lock. Another quick tidbit: If you have kids under 16, you can freeze their credit, too. *(We're guessing your Kirby kid doesn't need a credit card or loan quite yet!)*

Contact all three

of these credit reporting agencies to freeze your credit and help prevent fraud.

Equifax: (800) 685-1111 • www.equifax.com/personal/credit-report-services

Experian: (888) 397-3742 • www.experian.com/help

TransUnion: (888) 909-8872 • www.transunion.com/credit-help



Update Your Contact Info

Have you moved lately? Or started using a different email address? Please let us know! It's important for us to have accurate contact information so we can keep you informed about issues that affect your account, special offers, and more! Updating your contact info is easy. Visit www.LinnAreaCU.org and click on the "Email or Address Change" link in the dark gray footer at the bottom right of any page. You may also call us at **(319) 892-7300** or stop by one of our branches. *(Boom! Done.)*

Holiday Hours

We will be closed **Monday, November 12**, in observance of Veterans Day. We'll also be closed on **Thursday, November 22**, for Thanksgiving. Our trusty eBranch, Mobile Money, ART, and ATMs will be available for your banking needs!

Locations:

- 3015 Blairs Ferry Rd NE
- 3700 Edgewood Rd SW
- 3330 Mt. Vernon Rd SE
- 619 20th Ave SW *(Drive-thru only)*
- 3375 7th Ave, Marion

www.linnareacu.org

Contact:

ph: (319) 892-7300 or (800) 950-5228

ART: (319) 393-2266

email: hello@linnareacu.org

text: (319) 892-7411 (ZipLine)



Hours:

Monday - Wednesday: 9:00 am - 5:00 pm

Thursday: 10:30 am - 5:00 pm

Friday: 9:00 am - 6:00 pm

Saturday: 9:00 am - Noon



Insured by NCUA