

NEW MOBILE APP ANNOUNCEMENT

We have a new and Improved mobile App. Please go to your Google Play or Apple app store and download the Nucor ECU Mobile App. All log on information will remain the same. **(12980)**



You're constantly on the go and checking your balance and paying bills from home might not always be convenient. NUCOR EMPLOYEES CREDIT UNION's mobile banking app allows you to do this and more—when and where it's convenient for you. Download our app today to:

- **Check your balance**—Within seconds, check the balance in all your NUCOR EMPLOYEES CREDIT UNION accounts.
- **Pay bills**—Make payments to anyone or any company by scheduling one-time or recurring payments.
- **Transfer money**—Make transfers between your credit union accounts and send funds electronically to accounts outside of the credit union. Make payments to different merchants electronically. **(20367)**
- **Get alerts**—Sign up to receive mobile texts alerting you to low account balances and loan payment due dates for all your NUCOR EMPLOYEES CREDIT UNION accounts.
- **Check statements**—View monthly statements for your NUCOR EMPLOYEES CREDIT UNION credit card.

For more information, download our mobile banking app [NUCOR ECU MOBILE], visit WWW.NUCORCU.ORG, or call us at 843-665-4668.



Before you set foot on the car lot, get preapproved for an auto loan at NUCOR EMPLOYEES CREDIT UNION. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

Members can apply for preapproval: online, or in person.

If you have questions about how much car you can afford, or how financing works, a NUCOR EMPLOYEES CREDIT UNION loan officer will be happy to help. **(50706)**

To apply for preapproval, you'll need to fill out the loan application and provide the following:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income, recent paystubs)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance
- You may also need to list references

Additional information may be required to process your loan request. Once you're preapproved, you'll receive a preapproval letter that you can take car shopping showing the amount you're approved for. **(11087)**

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality. Call or stop in to NUCOR EMPLOYEES CREDIT UNION today. We're here to help with all of your vehicle loan needs.

Travel Hacks to Keep You Out of Harm's Way



Traveling to new cities and countries is fun and exciting. To make sure you have a great time and only create happy memories of your adventure, keep these travel hacks in mind.

Keep important medical information on your phone.

If you have a medical condition or severe allergies, consider using an app to display this information on your phone's lock screen. You can use the Health App if you have an iPhone or Medical ID if you have an Android. This is especially helpful if you're traveling alone.

Have a room reserved for your first day

Some people like to travel spontaneously, pulling into towns with no idea where they'll stay. But what if there's a special event going on and all the hotels are full? Prepare ahead of time and make sure you have somewhere to spend the night when you arrive. And don't skimp too much – you'll probably be tired the first day and not feel at your best, so choose a place that has good security and amenities.

Be willing to spend when you don't feel safe

What if you did reserve a place to stay and your Airbnb rental or motel turns out to be in a neighborhood that doesn't make you feel safe? Grab a cab and head to hotel or motel in a safer area for the night. The next day, look for something in your price range and stay there for the remainder of your stay. Saving a few dollars by lodging in an unsafe area is not worth the risk.

Be aware of your surroundings

Always be aware of your surroundings and keep your belongings close to you. Also, if you drink alcohol, drink responsibly. A drunk person is easy to rob or worse.

Hide cash in your shoe

If your wallet gets lost or is stolen, having a \$50 or \$100 in your shoe can be a lifesaver. Without a debit or credit card, you'll have a difficult time getting food or even getting back to your hotel. The cash will help you get through the night until credit unions are open the following day. **(13488)**

Don't keep all valuables in one place

Split up your cash, credit cards, and hotel keys so they're not all in one wallet or purse. Put some in a pocket or money belt. That way, if you are robbed, you can hand over the wallet without losing everything.

DIRECTORY

STAFF

- Paul Chappel, Manager
- Debbie McGee, Assistant Manager
- Bill Dalrymple, Senior Loan Officer
- Harold Caldwell, Loan Officer
- Larsen Grainger, Teller
- Madison Millen, Teller
- Lisa Tolson, Teller
- Kimberly Brown, Collector
- Katrina Quillen, Accounting/IT
- Holly Kirkpatrick, Teller
- Belinda Smith, Teller
- Rose Latshaw, Teller
- Sally Scott, Teller
- Beverly Martin, Teller
- Christie Holsomback, Teller
- Susan Crider, Teller
- Barbara Shirley, Teller
- Lona Dunn, Teller
- Taylor Loperena, Teller
- Wilma Turner, Teller

BOARD of DIRECTORS

- Terry White, President
- Roger Lane, Vice President
- Starlet Britt, Secretary
- Mike Montrose, Treasurer
- Annette Ward, Board Member
- Leo Chapman, Jr., Board Member
- Phil Alexander, Board Member

SUPERVISORY COMMITTEE

- Vicki Clarke
- Mary Matthews
- Terry Diggs

CREDIT COMMITTEE

- Cleo Lee
- Scott Jordan
- Joni Walker
- Larry Spivey
- James Flynn
- Billy Grant
- Helen Mixon



P.O. Box 6469 • Florence, SC 29502

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DARLINGTON • 843 398-5539

HUGER • 843 336-6590

COFIELD • 252 356-1816

SWANSEA • 803 568-2100

CHEMUNG • 607 529-9002

AUBURN • 315 258-4334

DECATUR • 256 560-2031

TUSCALOOSA • 205 562-1520

CONVENT • 225 331-4030

MEMPHIS • 901 786-5896

Audio Response System

888-665-7303

Local to Florence, SC -

843-665-7303

Outside the Florence area -

888-665-7303

Internet Access: www.nucorcu.org

2nd Quarter Rates

stated in Annual Percentage Yield

SHARES

\$5.00 – \$999.99	0.05% APY
\$1,000.00 and up.....	0.20% APY
IRA's	0.20% APY
Share Drafts	0.05% APY

SHARE CERTIFICATES

6 Month.....	0.35% APY
12 Month.....	0.50% APY

LOANS

New Vehicle.....	2.90% – 3.90% APR
Used Vehicle.....	3.90% – 4.90% APR

VISA CREDIT:

Premium	5.25% APR variable
Classic	9.25% APR variable
Certificate Loan.....	2.00% above CD rate
Signature Loan	18.00% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union. Rates subject to change without notice.