



### Secure Your Mobile Wallet

There are many mobile applications that allow you to carry out most of your personal finance transactions online and on the go.

To keep your financial data safe, keep these security tips in mind:

- **Enable a passcode/password on your phone.** This will ensure that no one else can simply pick up your phone and access your personal information. **(8693)**
- **Enable the auto-lock feature on your phone.** This will lock your phone after a certain period of inactivity. Use auto-lock with a password to make sure no one else can access your phone.
- **Make sure your security software is up-to-date.** When your network carrier sends you alerts that a security or operating system update is available, download it as soon as possible.
- **Watch for fake texts or other messages telling you to go to a site or call in.** Spam messages can open the door to malware, which software hackers use to disrupt computer operation, gather sensitive information, or gain access to private computer systems.
- **Only install applications from trusted sources.** Use Google Play Store or Apple App Store and avoid installing apps from unknown sources.
- **Avoid public Wi-Fi.** The information you send over public Wi-Fi can potentially be seen by others using the network—including hackers. Instead, use your mobile carrier's network when accessing confidential information.
- **Turn off Bluetooth and Wi-fi when not in use.** Leaving them on when you are out in public leaves your phone vulnerable to hackers. Only connect to trusted networks.



### The RAIN Method for Buying a Car

The RAIN method can help members make a wise decision when buying a car.

The average cost of a new vehicle today is around \$35,000. Whether you're looking for a brand-new car or a reliable used ride, you want to get the most for your money. The process can be made easier by following the **RAIN** method: First, meet with a member of the lending staff at Nucor Employees Credit Union to secure your financing. Then begin the RAIN process:

1. **Research** - Check out *Consumer Reports*, *Kelley Blue Book*, and other sources to make sure the vehicle you want is reliable and right for you. Use the buyer's guide to find the wholesale price -- the price the dealership paid minus any rebates, hold-backs, or incentives. That is the price you'll use to negotiate.
2. **Ask** - Ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase. Insurance is another big cost. Contact your insurance company to find out the rates you can expect with the vehicle you are looking at.
3. **Investigate or inspect** - If you're thinking of buying a new car, tell the salesperson at the dealership that on this trip you will be test driving only and not ready to make a deal yet. This is your opportunity to get a feel for the car. Will it meet your needs? How does it handle? Will you be happy with it for years to come? If you're buying a used vehicle, the inspection process is very important. Check out the exterior and interior. Take it for a test drive and see how it handles, how it accelerates and brakes. If everything looks good, take it to a certified mechanic for a full diagnostic check. It may cost you \$100, but not only will you get a detailed report of the condition, most will provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step. **(4171)**
4. **Negotiate** - Many people find the negotiation process is intimidating, but it's important if you want to get a good deal. Pick out two to three dealerships to visit. Tell the salesperson that you're checking out other dealerships and the one that offers the best deal will be getting your business. Ask them "What's the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, tell them what you think is fair based on the research you have done. If they say no, move on.

Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal.

## What to Do if You're Turned Down for a Loan

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Getting rejected for a loan can feel like a kick in the teeth. No way around it, rejection is painful. But a loan rejection may be a gift in disguise. All too often, borrowers get the loan they want and end up wishing they hadn't because they can't afford the payments.

Lenders have good reasons for denying loans; they need to know you will be able to repay the amount you borrow from them. With some effort, you can turn your credit situation around so that you get approved for a loan you can afford the next time you apply. Here's how to get started. **(11267)**

- **Find out why you were rejected**—Upon reading those “We are sorry but ...” words in your rejection letter, you may feel the urge to crumple and pitch the letter into the trash. Instead, read it, in full. That letter has useful information about the exact reasons for your loan denial. Maybe you're late on paying bills, or the lender feels you're already borrowing too much compared to your income.
- **Get a copy of your credit report**—The denial letter also will state which credit bureau the lender used in making the loan decision. And it will tell you how to contact the agency to obtain a free copy of your credit report. Get a copy and check it over closely.
- **What to do if you find errors**—Mistakes are not uncommon. If you find any errors on your report, contact the credit bureau. Ask that a corrected copy be sent to any lender that recently received the inaccurate report. Check for errors in your report at the other two bureaus, too. **(70203)**
- **Get expert help**—Start by talking with the people at your credit union. Someone there may be able to work with you to devise a credit repair plan, or you may get a referral to a free or low-cost outside counseling resource.

With a little investigative work and some clean-up, you'll be on your way to getting a “yes” on your next loan request. **(50076)**

## 3rd 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.*

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 Harold Caldwell, Loan Officer  
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 Madison Millen, Teller  
 Lisa Tolson, Teller  
 Kimberly Brown, Collector  
 Katrina Quillen, Accounting/IT  
 Holly Kirkpatrick, Teller  
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 Sally Scott, Teller  
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### 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](http://www.nucorcu.org)