



MEMBERLINK

CURRENT LOAN RATES

Rates Effective from July 1, 2018

AUTO LOANS

CREDIT QUALIFIED RATES

APR * PYM PER \$1,000

New Auto (17-18)

3 Years – 2.99%	\$29.01
4 Years – 2.99%	\$22.08
5 Years – 2.99%	\$17.92
5 ½ Years – 2.99%	\$16.41
6 Years – 2.99%	\$15.16

Used Auto (13-17)

3 Years – 3.49%	\$29.22
4 Years – 3.49%	\$22.29
5 Years – 3.49%	\$18.14
5 ½ Years – 3.49%	\$15.88

Used Auto (10-12)

3 Years – 3.99%	\$29.43
4 Years – 3.99%	\$22.51
5 Years – 3.99%	\$18.36

Used Auto (2009 & Older)

3 Years – 6.00%	\$30.28
4 Years – 6.00%	\$23.37
5 Years – 6.00%	\$19.24

PERSONAL LOAN

3 Years – 9.99%	\$32.00
4 Years – 9.99%	\$25.61

HOME EQUITY LINE OF CREDIT

4.75% Variable Rate, Prime
Maximum Rate 17%

*Homeowner Insurance required, payment does not include taxes or insurance, NMLS #774839

Put some "JINGLE" back into your pocket this June and July with our **GENEROUS** loan specials!

NEW AND USED AUTO LOANS

Starting at

2.99%*

Payment Per \$1,000
\$15.16-\$29.01

*Rates based on
Credit History & Qualification



PERSONAL LOANS

Starting at

9.99%*

Payment Per \$1,000
\$25.61-\$32.00

*Rates based on
Credit History & Qualification

TIPS ON HOW TO ORGANIZE AND SAVE YOUR RECORDS

Here's a guide on what financial papers to save, which papers not to save, and how to organize them.

You can organize them into **FOUR** groups:

1. **Papers that you want to keep for your calendar year or less.**
2. **Papers that can be destroyed when you no longer own the items they cover.**
3. **Tax records.**
4. **Papers to keep indefinitely.**

Keep For Less Than A Year: ATM, bank deposit, and credit card receipts until you reconcile them on your monthly statement. Once done, shred the slips to avoid identity theft, or securely trash electronic files unless you need them to support your tax return. Keep insurance policies and investment statements until new ones arrive.

Keep For More Than A Year: Hold onto loan documents until the loan is paid off. If you own one or more vehicles, hold onto titles until you sell them. If you have investments in stocks, bonds, etc. keep the investment purchase confirmations until you sell the investment so you can establish your cost basis and holding period. If that information is on annual statements, keep those instead.

Keep For Seven Years: If you report more than 25% of your gross income on your tax returns, the government has six years to collect the tax or start legal proceedings. So on how long to keep your tax records, seven years is recommended.

Keep Forever: Essential records such as birth and death certificates, marriage licenses, divorce decrees, social security cards, and military discharge papers should be kept indefinitely. Hold onto defined-benefit plans, estate-planning documents, and life insurance policies. Share these copies with your executor or attorney.



Be sure to check out our bookshelf for new books and encourage children to read over the summer!

SUMMER SAFETY TIPS!

For Children

- **SUN SAFETY:** Apply sunscreen early and repeat often. Dress children in appropriate clothing and hats. Keep infants out of the sun. Plan early morning play to avoid the peak sun hours (10 a.m. to 4 p.m.)
- **WATER RULES:** Don't get distracted on a cell phone when kids are in the water. Know your CPR skills. Put a fencing guard up around pools at least 4 feet high.
- **BEWARE OF BUGS:** Spray exposed skin with insect repellent. Check for allergic reactions, if bitten, and seek medical attention. Regularly check for ticks.
- **PREVENT DEHYDRATION:** Kids should drink 12 fluid ounces 30 minutes before an activity and take mandatory fluid breaks.
- **NEVER WAIT IN A HOT CAR:** Never leave a child in a car, not even for a minute. Degrees can be deceiving. Children's bodies heat up three—five times faster than adults.

For Older Adults

- **STAY OUT OF THE SUN:** If possible, wait to go outside until the sun starts to set or early in the morning.
- **AIR CONDITIONING:** Spend as much time as possible in air-conditioned spaces. If you don't have an air-conditioner, go somewhere where it is air-conditioned, like the library, mall, or take in a movie at a theatre.
- **STAY HYDRATED:** Drink plenty of water, clear juices, and other liquids that don't contain alcohol or caffeine.
- **DRESS APPROPRIATELY:** Wear loose, light-colored clothing, and top off with a wide-brimmed hat.
- **SUNBURN:** Use a broad spectrum sunscreen with sun protection factor (SPF) of 15 or higher.
- **COOL DOWN:** Take tepid baths, showers or sponge baths when you're feeling warm. Or wet washcloths or towels with cool water and put them on your wrists, ankles, and neck.

3 HOT Tips For Saving On Your Summer Vacation

- 1) **BOOK EARLY:** Summer is one of the busiest travel periods. Doing your research and getting a head start on booking can make a huge difference in terms of saving for the perfect trip.
- 2) **BUNDLE AND SAVE:** A critical and often overlooked method to save is for travelers to simultaneously book their flight, hotel and/or rental car in a travel package. Package bookings remain the single easiest way for travelers to save hundreds on travel.
- 3) **SHOP AS AN EXPEDIA REWARDS MEMBER:** Unlock access to the "members only" experience on over 70,000 hotels and nearly 10,000 activities worldwide every time you sign in before you shop.



Don't forget to stop by today
and open your
VACATION ACCOUNT
to start saving for your
next vacation!

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Stay connected with your
Credit Union! Check out our
new FACEBOOK page! Add us
to the businesses you LIKE!



Office Hours

Monday - Friday: 9:00AM - 4:30PM
Saturday: 9:00AM - 12:00PM

Drive Up Window

Monday - Friday: 8:30AM - 5:00PM
Saturday: 8:30AM - 12:00PM

Our Mission

Credit Union of the Berkshires shall provide all members with a fiscally stable credit union that delivers: meaningful financial services, competitive priced loan and deposit products and quality member service.

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