

SPRING 2017 EDITION

# CURRENTS

A QUARTERLY NEWSLETTER PUBLICATION OF ALABAMA RURAL ELECTRIC CREDIT UNION

## Life Just Got Simpler

It's our pleasure to serve you in a way that continues to meet you where you are and deliver exceptional service. We've gone digital and it is to make your life easier. It's simple, reliable and enables you to sign paperwork electronically when we send you the consent to receive Communications Electronically. This helps you get the loan process more efficiently and quickly. After you're set up, we don't have to send you the loan paperwork, have you sign and then return it. Now we can send and you can open on any device immediately — sign and zip it right back electronically. Everyone likes a good idea, but this is one we love!



## Spring Shopping



The first task in buying a new car is the dreaming and thinking about what you want in your purchase. What are your driving habits? How many passengers do you have on a daily basis? How much time do you spend in the car? Once you get your research finished up then is the time to shop. Go for the vehicle that fits your budget and your needs — and if the time is right then get the dream car too! The first time you walk into the dealership is the most vulnerable to your wallet. Walk in with a practical mindset and don't let your emotions exceed your financial needs.

We can help you assess your financial picture and look at car values with you. Be prepared. Follow these steps for clarity in purchasing: 1) Narrow the options 2) Choose the radius of dealerships where you're willing to purchase 3) Find a car at those dealerships 4) Stay in control of conversations 5) Get the Manufacturer's Suggested Retail Price (MSRP) sticker price before leaving the dealership 6) Get the dealer's invoice cost and negotiate from there instead of looking for a "sale".

**NEW or USED AUTO LOAN**  
**NEW MEMBER OR NEW BORROWER**  
**2.19%**  
 annual percentage rate  
 up to 60 months under \$25,000  
 up to 72 months \$25,000 & over  
 with a credit score of 640+  
 Must meet qualifications for approval

Alabama Rural Electric Credit Union

April, May & June

**PRACTICE MAKES PERFECT**

**2.39%**  
 annual percentage rate

Reference your loan by bringing it to Alabama Rural Electric Credit Union. Does not apply to ARECU existing loans.

**Elect<sup>®</sup> Refi<sup>®</sup>**  
 Your Loan

**BRING A LOAN FROM ANOTHER FINANCIAL INSTITUTION**  
 Auto Loans

Alabama Rural Electric Credit Union NCUA



**LOBBY HOURS**  
Monday - Friday  
7:45 a.m. - 4:15 p.m.

P.O. Box 240547  
Montgomery, AL 36124  
(334) 215-RECU (7328)  
(800) 381-RECU (7328)  
[arecu.net](http://arecu.net)



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**Federally insured**

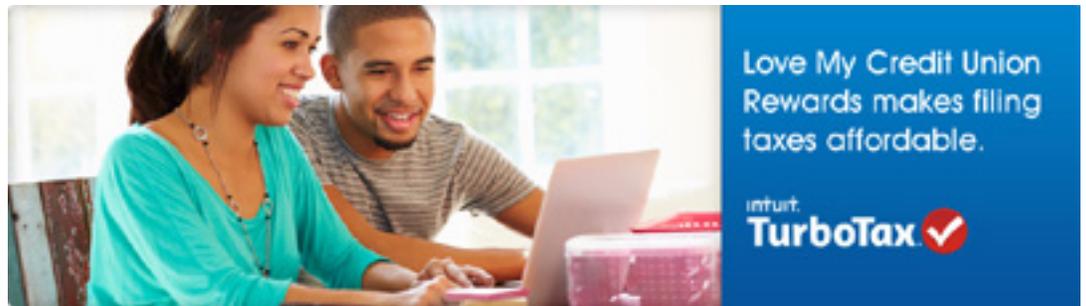


Member accounts federally insured to at least \$250,000 by the NCUA. Loan rates expressed as Annual Percentage Rate and deposit rates are expressed as Annual Percentage Yield; all are subject to change without notice. For complete account disclosures, contact Alabama Rural Electric Credit Union. We are an Equal Housing Lender.

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## Beat The Deadline & Save Up To \$15 on TurboTax



The tax deadline is April 18th! This year, file your taxes the smarter way and save. ARECU members can save up to \$15 on TurboTax® federal products. With TurboTax® you don't need tax knowledge – or an appointment – to get your taxes done right. File today and <http://bit.ly/2jp8zGu> save!

### More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save.

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## Cyber Security

According to the National Credit Union Administration (NCUA) Cyber crime includes more than fraudulent e-mail messages and fake websites that allow criminals to take your money. A cyber crime may involve tactics using ransomware, where criminals lock you out of your files until they receive a ransom, or phony phone calls, such as criminals pretending to represent a tech support company so they can get your information.

Protect yourself from a range of cyber

criminal activity by following these tips --

- Use a firewall to protect your computer
- Encrypt your home Wi-Fi network.
- Back up your files regularly
- Create strong passwords and share them only when necessary
- Don't respond to spam e-mails.
- Download with caution.
- Monitor your financial accounts regularly for fraudulent activity.
- Don't visit suspicious websites or follow links to sources you don't trust.
- Keep your computer current by updating antivirus software, antispyware, operating system, and system patches.
- Don't share your personal information with sources you don't trust, especially pop-ups.
- Have different passwords for work related and non-work related accounts.
- When you're not using your computer, turn it off.
- Don't give control of your computer to an unauthorized third party.