

Cash Madness Auto Sale: Sept 16-18



.25% APR
discount
off current rates.**

90-Day
No Payment Period**

Win \$500 Cash!

For 3 days only, we are offering incredible financing for new or used vehicles when purchased at the auto dealers listed below.

Plus, whether or not you are shopping for a vehicle, you are welcome to submit the attached Entry Form for your chance to win one of five \$500 *Cash Madness* prizes.

If you are planning to shop for a vehicle, we encourage you to visit one of the four participating auto dealers for an incredible selection of special-priced vehicles.

Pre-approve your financing at Wauna FCU or clip out and present the adjacent coupon to any of the participating dealers for Wauna FCU on-the-spot financing.

Our *Cash Madness Auto Sale* offers you opportunities to 'save' and 'win' money. Either way, you can be a winner!◇

**Astoria Ford
Warrenton KIA**

**Lum's Auto Center
Ocean Crest Motors**



**Wauna Federal
Credit Union**
Own the Difference

**800-773-3236
Waunafcu.org**

.25% APR Rate Discount
Plus, the First 90-Days No Payment Required**
And, Win one of five \$500 Cash Prizes!***

September 16-18, 2011 Only!

This coupon must be presented to any of the four participating auto dealers to be eligible for the special financing offer**. See other side for complete details and the official Form to enter your name to win a \$500 Cash Prize.*

Astoria Ford; Lum's Auto Center; Ocean Crest Motors; Warrenton KIA

Back to School Means "Drive Safely"

School bells have tolled children back for another year. This means streets and highways will be busy again with children heading to and home from school.

The combination of school vehicles on the roadways, the excitement of the start of school, plus extra school events & activities, may cause some people to not pay attention as much as they should.

We encourage local drivers to remember that children — or even other drivers — are easily distracted during the first few weeks of the school year. Please

take extra precautions and remember these important tips:

- ◆ Watch for school buses; flashing Red lights mean Stop!
- ◆ Obey speed limits near schools
- ◆ Watch for children walking near the road or riding bicycles
- ◆ Obey school cross-walk guardians
- ◆ Slow down and drive with extra caution

Let's all help to make this a safe school year for our children and our neighbors!◇

Entry Form* (Win one of five \$500 Cash Prizes)

Name:

Address:

City/St/Zip:

Phone:

*Must be 18 years or older to enter to win a cash prize. Submit entry form to any Wauna FCU Branch or to any participating auto dealers by Sunday, September 18, 2011. No purchase or financing required. Prize drawing scheduled for September 22, 2011. **APR-Annual Percentage Rate. Special financing provided only by Wauna FCU (OAC) and includes up to 100% financing for up to 84 months; based on applicant's credit worthiness and term of loan. Membership required. The .25% APR discount applies to new and used vehicle rates as of September 16-18, 2011; current rates range from 3.99% to 17.9% APR; interest will continue to accrue during the 90-day no payment period. A \$20,000 loan at 4.25% APR for 60 months, you will make 60 payments of approximately \$357. This special offer ends September 18, 2011.

New 'First-time Borrower's Program' Now Available!



Helps Members 18-25 years old qualify for a first loan and establish a solid credit rating

We have just made it easier for young adults to qualify for a loan — and to start building their own successful credit rating.

Qualifying members can apply for either an auto loan, a VISA credit card, or a personal loan.

After these members demonstrate personal responsibility by making their loan payments on time, it won't be long before they are eligible for more substantial loans from Wauna FCU!◇

Primary Qualification Guidelines

- ◆ Be a WFCU member
- ◆ Be 18-25 years of age (at time of application)
- ◆ Be a student residing at home or on campus
- ◆ Or, be a non-student residing at home or renting
- ◆ Must successfully complete a money-management course provided by WFCU
- ◆ Additional guidelines and qualifications exist

Checking Account News

What's Ahead for Checking Accounts?

Have you been reading national articles about checking accounts that include unpopular changes that may occur in the near future?

We want our members to have confidence that we understand the importance of their checking accounts.

Unlike profit-driven financial institutions, our focus is on *adding* value to our checking accounts, not subtracting

popular features.

During the past year we have added features such as debit card round-up, text/mobile-banking, plus our totally new, *Go Green Checking* account.

We view the future as an exciting opportunity to provide greater value to our members. Don't be misled by national opinions. You can count on Wauna FCU to meet your checking account needs.◇

Wauna Federal Credit Union

800-773-3236 ◇ Astoria Clatskanie St Helens Scappoose Vernonia Warrenton ◇ waunafcu.org

