

Bluestem Community Credit Union

March 2011

Quarterly Newsletter

Bluestem Community Credit
Union

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WE WILL BE CLOSED:

Memorial Day
May 30th, 2011

SAVE \$1500.00 + ON YOUR NEXT VEHICLE PURCHASE!!!

Manufacturers often market vehicles by offering a rebate or exceptionally low financing. Should you take the rebate or the special financing? The dealer does not give you both.

For example, you have decided to purchase a vehicle for \$20,000. The dealer is going to give you a rebate of \$3,000 or a finance rate of 0%. Which deal is in your best interest?

Here is a comparison of the loan payments with the dealer's reduced financing and a credit union's standard financing.

0% APR financing for 36 months on a \$20,000 loan

Result:

Monthly Payment = \$555.56

Total of Payments = \$20,000.00

5.5% APR Credit Union Financing* for 36 months on a \$17,000 loan

(\$20,000 minus the \$3,000 rebate)

Result:

Monthly Payment = \$513.33

Total of Payments = \$18,479.88

**\$1520.12 is saved over the term of the loan with credit union
financing.**

In addition, if you were to sell the car during the time you were paying on the loan, more money would come back to you because you had a lower loan balance.

A few other things to consider:

Many consumers will not qualify for the low rate financing. You generally must have near-perfect credit to get the best rates. In many cases, special financing is available only on specific models.

Most often, offers of special financing are for a limited term, generally up to 36 months. This can make the payment considerably higher than most of us would like.

Large down payments may be required.

**The rates quoted are for comparison purposes only*

Shopping For a New Vehicle?

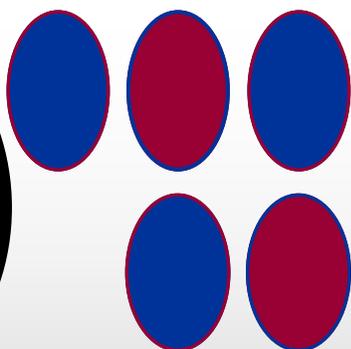


We Can Help!

Member Info

FREE CHECKING! YES! We offer free checking. Open your checking account today! Direct deposit, debit cards & so much more!

Free
Balance
Transfers
With a New
Visa Credit
Card!!



**Saving Money
Matters! Stop By And
Pick Up An
Application Today!**

No Annual Fee!!

Go Green!

Why wait around? Or postpone what you need? Sign up for E-Statements! — On your schedule 24/7. No paper. No stamps. No trips to the credit union. You will save time, money and the environment.

Call Us Today!

FEE CHANGES BEGINNING May 1st, 2011

stop payment	\$20.00
travel money cards	\$5.00
check look up	\$2.00
returned check	\$30.00
paid overdraft	\$30.00
return chargeback	\$20.00
cash checking fee	\$1.00 per \$100
copy of statements	\$3.00 per month
account printouts	\$2.00 per month
closing acct early	\$25.00
wire transfers incoming/outgoing	\$15.00/\$15.00
international wire	\$30.00
Garnishments	\$10.00
cashier checks	\$3.00
IRA maintenance fee	\$50.00 year
money orders	\$5.00
travelers checks	\$1 per \$100
returned mail	\$.50 per item
ATM cards	Free
visa debit card	Free
replacement cards	\$10.00
replacement pins	\$3.00
CU money reloadable cards	\$3.50