

# 2015 Sales Tax Holiday August 7-9



Once again, the State of Tennessee will hold an Annual Sales Tax Holiday on the first Friday in August which ends the following Sunday Night. This year's tax-free holiday weekend begins at 12:01 a.m. on Friday, August 7th and ends on Sunday, August 9th at 11:59 p.m.

**You can exempt taxes on:**

**CLOTHING  
\$100 OR LESS**

**SCHOOL SUPPLIES  
\$100 OR LESS**

**COMPUTERS  
\$1,500 OR LESS**

An overview of the tax free list can be found at <http://www.tn.gov/revenue/salestaxholiday/>

If you need a loan to purchase school supplies during this tax-free holiday, call one of our loan officers or come by the office. We can help you.

Manage Your  
**NPOCU VISA  
Credit Card  
Account Online at  
[www.ezcardinfo.com](http://www.ezcardinfo.com)**

Once you receive your Visa credit card, you can enroll on [www.ezcardinfo.com](http://www.ezcardinfo.com) to manage your credit card account from the comfort of your home. Some features of the free EZ CARD services are:

- Select your own User ID and Password
- Can see pending charges
- View recent transactions
- Get copies of statements
- Make Visa payments online
- Get reports to help track spending



## Nashville Post Office Credit Union Certificate Program

*Great Certificate Rates*

Terms 3 months to 30 months • Minimum Balance Requirements Penalty for Early Withdrawals  
Dividends Paid Monthly • Negotiable Rates on Deposits of \$100,000.00 or More

- ♦ \$500.00 Certificates Also Available at Lower Rates
- ♦ IRA Certificates 12 Months to 30 Months
- ♦ All Certificate Rates are Subject to Change
- ♦ Contact Credit Union for Current Rates

# NASHVILLE

Post Office Credit Union

Ms. Sharon Rader ..... Manager

*Board of Directors*

Mr. John C. Beamer ..... President  
Mr. Edward W. Bryan ..... Vice President  
Ms. Louise Frierson ..... Secretary  
Ms. Shirley Watkins • Mr. Larry Taylor  
Mr. Joe Absher • Ms. Ruth McCarver

Please mail all correspondence to: P.O. Box 291233, Nashville, TN 37229  
Telephone Numbers: (615) 871-4221 or Toll Free at (800) 298-8878  
Quick Response: (800) 789-4382 Website: [www.npocu.org](http://www.npocu.org)

## 2015 SCHEDULE OF HOLIDAY CLOSINGS

DATE	DAY	HOLIDAY OBSERVED
January 1, 2015	Thursday	New Year's Day
January 19	Monday	Martin Luther King's Day
February 16	Monday	Presidents' Day
April 3	Friday	Good Friday
May 25	Monday	Memorial Day
July 3	Friday	Independence Day
September 7	Monday	Labor Day
October 12	Monday	Columbus Day
November 26	Thursday	Thanksgiving Day
November 27	Friday	Thanksgiving Holiday
December 24	Thursday	Christmas Eve
December 25	Friday	Christmas Day
January 1, 2016	Friday	New Years' Day



AMERICA'S  
CREDIT UNIONS™

# The COURIER

A QUARTERLY NEWSLETTER FOR NASHVILLE POST OFFICE CREDIT UNION

JULY 2015

## 90th Annual Membership Meeting Highlights

Our 90th Annual Membership Meeting was held on Saturday, April 11th at the Holiday Inn Express on Elm Hill Pike. The weather was great and we had approximately 150 members and guests who attended. The Business Meeting was held with election of three Directors for the term of 2015-2016. Mr. Ed Bryan and Ms. Shirley Watkins positions were up for re-election. Both were re-elected. Mr. Rick Veach did not seek re-election and Mr. Larry Taylor won the vote to fill his position. The special guests attending were former credit union Director Don Talley and his wife Pat, former credit union Director C.D. Merkling and his wife Nancy, former credit union Director Joyce Ryan and her husband Don, and Cindy Smith, Attorney.

Drawings were held and some of the prizes given away were gift cards to numerous restaurants, small appliances, and a 32" television. A third of the members that attended received a prize. Refreshments were served and everyone had a great time meeting and greeting our staff, Board of Directors, and fellow credit union members, and work friends. If you were unable to be a part of the 90th Annual Meeting, mark your calendar now for next year. In 2016, weather permitting, we will have our 91st Annual Meeting on Presidents' Day, Monday, February 15th. Don't miss out on the fun. You can learn more about your credit union by attending these meetings.



### VISIT OUR WEBSITE

Keep up with your Credit Union news by visiting our website for current rates, promotions, new services, links & more.

[www.npocu.org](http://www.npocu.org)

PRSR1-STD  
U.S. Postage  
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Permit #259



## Family Membership Celebration

During the months of July, August and September, we will be having a Family Membership Celebration with a drawing at the end of the celebration for \$300 cash. All members except Board of Directors and employees will be eligible for the drawing. Members can receive an additional chance in the drawing for the following new services:

- **Members that open a new savings or share draft account**
- **Anyone that purchases a new certificate of deposit**
- **Anyone approved for a loan or credit card**
- **Anyone referring a new qualified member**

Refreshments will be served on selected paydays during the celebration. Come be a part of this great celebration. We like doing great things for our members to show our appreciation.



### Family Membership Celebration

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Phone: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (C) \_\_\_\_\_

## Aflac Insurance Sign Up August 14th

We will have an Aflac Insurance sign up on August 14th from 10:00 a.m. to 3:00 p.m. Our Aflac Insurance Representative, Wanda Holt, will be here at the credit union to answer questions and sign up anyone who is interested in Aflac Insurance. Aflac offers a wide range of insurance products which include:

- **Specified Health Event Insurance**
- **Hospital Intensive Care**
- **Cancer/Specified-Disease**
- **Hospital Confinement Indemnity**

Come to the credit union and discuss your insurance needs with Wanda and get more information.

## 90th Anniversary Auto Special

We are continuing our 90th Anniversary Auto Purchase Special during the months of July, August and September. Rates are as low as 1.90% A.P.R. and based on creditworthiness. We will finance 2009 through 2015 models with terms up to 60 months. Used vehicles that are older than 2009, will be based on our regular risked base pricing and terms not to exceed 48 months. Take advantage of our low rates and start shopping for your new vehicle today!

*(A.P.R. = Annual Percentage Rate. Rates are based on creditworthiness. Excludes rewrites of current loans. There will be no dealer rate matching on this loan special.)*

## Update Your Contact Information

Make sure the credit union has your current contact information including your email address on file in case we need to contact you about your account. A change of address form is available on the Services Page of our website at [www.npocu.org](http://www.npocu.org). Also, you may want to review your account ownership and name a beneficiary for your account if you do not have a joint owner.

## Skip-A-Payment

During the months of July, August and September, we are offering a chance for you to skip a payment on any of your loans with the exception of real estate and Visa. Members will be charged a processing fee of \$25.00 per loan. The fee can be deducted from your savings account, share draft account, or you can send us a check. Interest will continue to accumulate on the loan during this period. If you would like to take advantage of our Skip-A-Payment Special fill out the form below and return it to the credit union at least three days before the loan(s) you are skipping is due.

*Skip-A-Payments on loans are subject to credit approval. Interest will continue to accumulate on your loan during the time you skip your payment, which may cause the maturity date on each loan to be extended. Skipping a payment will not extend the term of some optional insurance. Delinquency on any credit union loan will disqualify you from the program. First loan payment must have been made; other restrictions may apply. NPOCU reserves the right to suspend this promotion at any time for any reason. You will be notified if you are denied for the Skip-A-Payment.*

### Summer Skip-A-Payment Coupon

Name: \_\_\_\_\_  
 Account # \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone # \_\_\_\_\_

1. Circle the month you want to skip your payment:  
 July      August      September

2. List the loan number and payment amount you want to skip:  
 Loan # \_\_\_\_\_ \$ \_\_\_\_\_  
 Loan # \_\_\_\_\_ \$ \_\_\_\_\_  
 Loan # \_\_\_\_\_ \$ \_\_\_\_\_

3. Please debit fee from:  
 Shares     Share Draft     Check Enclosed

Your Signature \_\_\_\_\_

Joint Signature (if applicable) \_\_\_\_\_

For employee use ONLY. Please initial each completed section.

Date Received \_\_\_\_\_ Teller # \_\_\_\_\_  
 \_\_\_\_\_ Approved    \_\_\_\_\_ Denied    \_\_\_\_\_ Fee Charged  
 \_\_\_\_\_ Loan Date Changed    \_\_\_\_\_ Payroll Change



## New Look to Our Website Coming Soon!

We live in a very fast paced world and we are always trying to make things convenient for our members. We are working on redesigning our website to make it more concise and easier to navigate. So stay tune. You can go to our website at [www.npocu.org](http://www.npocu.org) and have access to many features including:

★ **VIRTUAL BRANCH**  
 Through our Home Banking you can check your balances, your account history, make transfers, get copies of checks, and make loan payments.

★ **BILL PAY**  
 You can sign-up for our free bill pay service and pay your bills online from your account.

★ **VIRTUAL LENDING**  
 You can apply for loans online with the exception of mortgage loans and the Visa Credit Card. However, the credit card application and the credit card limit increase form are there to print out.

★ **ONLINE STATEMENT**  
 You also sign up to get your statements online.

★ **EZCARD INFO**  
 You can register for this free service and manage your NPOCU credit card account anytime, anywhere, 24 hours a day and 7 days a week. You can pay your credit card online, check your card balance, get copies of credit card statements, and much more.

During Youth Week, we are encouraging savings accounts for youth of all ages and teens age 16 and 17 can apply for checking accounts with a parent or guardian joint on their account. The credit union will deposit the first \$5.00 into any youth savings account that is opened.

The Kirby Kangaroo Club is available for children up to 12 years old and the CU Succeed Club is available for youth, ages 13-18 years old. We will serve ice cream and have a drawing for \$50 cash on Friday, July 31st.

### Youth Week Drawing Slip (Up to age 18)

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Phone #: \_\_\_\_\_ Age \_\_\_\_\_

## Home Equity Loan

We are having a Home Equity Special for the months of July, August and September with the rate of 4.25% A.P.R. The rate will be fixed for ten years. All members that qualify will be given this rate. Members will be able to make draws for up to five years with a ten year pay back. You can make home improvements, take a needed vacation, or just consolidate bills to get lower rates. Contact one of our loan officers for further information.

*The actual Annual Percentage Rate (APR) you will receive will be based upon the amount of the loan and finance charges. You will be informed of the annual percentage rate before you become contractually liable for the loan account. The rate is only good on new loans. Fees: \$50.00 application fee and a 1% origination fee will apply to all new Home Equity Loans. Other fees may apply, for example: flood determination fee and lien recording fee. Other restrictions may apply.*



## Auto Refinancing Special

For the months of July, August and September, we are offering an auto special to allow refinancing of vehicle loans that are currently with other institutions. We will finance 2009 through 2015 models. A flat rate of 3.50% A.P.R. will be available to qualified members. The rate will be reduced an additional .25% if the loan is paid by payroll deduction or automatic transfer. We will finance 100% of the balance owing and the repayment schedule will be based on amount financed. On vehicles 2008 and older that are financed, the rate would be based on our regular risk based pricing and terms not to exceed 48 months.

*\*A.P.R. = Annual Percentage Rate. The term of the loan will be based on amount financed. The loan at the other institution must be current and in good standing to qualify. Excludes rewrites of current NPOCU loans. Other restrictions may apply.*



## LEGAL NOTICES

All legal notices, including Bankruptcy Notifications, need to be addressed to:

Sharon Rader, Manager  
 Nashville Post Office Credit Union  
 P.O. Box 291233  
 Nashville, Tennessee 37229-1233  
 Email address: [sharonr@npocu.org](mailto:sharonr@npocu.org)

