

# VISA Skip-A-Payment



Our Visa members can skip a payment during the month of December if the account is current for the month of November. The interest would still accrue from the date of last payment until the January payment. This will allow our members more money for the Christmas season and give a little more breathing room for other expenses. Members will not have to do anything or sign anything to skip the December payment. The due date will automatically be reset for January if no payment is made. If you would like to go ahead and pay the December payment, you can still do so.

## Visa Prepaid Gift Card

A great gift for the holidays would be a Visa Prepaid Gift Card. It makes a perfect gift by allowing the person to pick and choose the gift they prefer. It is much easier than trying to find the perfect clothing size or picking a gift that may not be something the person really needs. The Visa Prepaid Gift Card can help you prevent the long shopping lines during the holiday season. You can decide the amount to load on the card and they decide how and where to use it.

A fee of \$2.50 is charged per card. Contact our Credit Union for more details. Life can be much easier and stress free with simple choices.

## Change in Term Notice on VISA Debit and Credit Card

Under Visa's revised rules, the member will have zero liability unless he or she is negligent or fraudulent in handling the account or card.

## Special Notice

Due to changes with the Post Office's Policies, we currently are not allowed to visit postal facilities. However, we are still here if you need us. We hope to be able to visit Post Offices soon, but until then please visit our website [npocu.org](http://npocu.org) or call and talk with us at 615-871-4221.

## 2017 SCHEDULE OF HOLIDAY CLOSINGS

DATE OBSERVED	DAY	HOLIDAY
January 2nd, 2017	Monday	New Year's Day
January 16th	Monday	Martin Luther King's Day
February 20th	Monday	Presidents' Day
April 14th	Friday	Good Friday
May 29th	Monday	Memorial Day
July 4th	Tuesday	Independence Day
September 4th	Monday	Labor Day
October 9th	Monday	Columbus Day
November 23rd	Thursday	Thanksgiving Day
November 24th	Friday	Thanksgiving Holiday
December 25th	Monday	Christmas Day
December 26th	Tuesday	Christmas Holiday
January 1st, 2018	Monday	New Year's Day

## NASHVILLE Post Office Credit Union

Mr. Mike Hinton, Manager

BOARD OF DIRECTORS

Mr. John Beamer, President

Ms. Shirley Watkins, Vice President

Ms. Leanne Hannah, Secretary

Mr. Johnny Holmes, Sr. • Ms. Ruth McCarver

Mrs. Sandy Swofford • Mr. Larry Taylor

Rachel Horsley.....Courier Editor

Please mail all correspondence to:

P.O. Box 291233, Nashville, TN 37229

615) 871-4221 or Toll Free at (800) 298-8878

Quick Response: (800) 789-4382

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



# The COURIER

A QUARTERLY NEWSLETTER FOR NASHVILLE POST OFFICE CREDIT UNION

OCTOBER 2017

### INSIDE

2



SEE PAGE 2

- Great Deals on Used Cars from Enterprise
- Christmas Loans
- Christmas Club Accounts

3



SEE PAGE 3

- Fee Schedule Reminder
- Merry Christmas from Your Credit Union
- Skip A Payment

4



SEE PAGE 4

- Visa Skip A Payment
- Visa Notice
- Special Notice
- 2017 Holiday Schedule
- NPOCU Staff

### 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).

# INTERNATIONAL CREDIT UNION DAY

## October 19, 2017

On Thursday, October 19th, we will be honoring International Credit Union Day here at the credit union. To celebrate, we will have drawings and giveaways for our members throughout the day and will be serving refreshments. All members, except Board of Directors and employees will be eligible for the drawings. Members who open a new Visa Account, close a new loan, add a new credit union service, or anyone who brings in a new eligible member will get an additional chance at the drawings. A drawing ticket is below and can be picked up at the credit union. We will also be conducting a fundraiser that week for Miracle Children's Network.

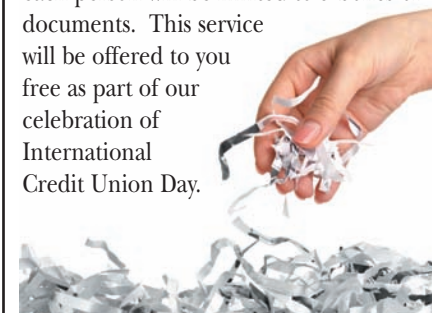


## International Credit Union Day

Name \_\_\_\_\_ Account # \_\_\_\_\_  
Home Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_

## Shred Time!

On Thursday, October 19th, Knighthorst Document Destruction Company will be at the credit union to shred your excess paperwork to help protect against identity theft. They will be here from 11:00 A.M. to 1:00 P.M. Only paper products will be accepted. No metal or plastic materials will be allowed. Also, each person will be limited to 5 boxes of documents. This service will be offered to you free as part of our celebration of International Credit Union Day.



PRRST-STD  
U.S. Postage  
PAID  
Nashville, TN  
Permit #259



# Nashville Post Office Credit Union Teams Up with Enterprise Car Sales to Offer Members *Great Deals on Used Cars*

**Borrow Smart.  
Buy Smart.®**

**Borrow from your credit union.  
Buy from Enterprise Car Sales.**



**FREE Hot DogS! ON OCTOBER 6TH From 11:00 To 2:00**

*Stop on by, have a Hot Dog and speak with an Enterprise Representative to answer any questions you may have.*

Nashville Post Office Credit Union Members - now's your chance to get a hot deal on the perfect used car. We've partnered with Enterprise Car Sales to bring you great deals on hand-selected, high quality used vehicles during the Score A Winning Drive Event going on from October 1- October 31st.

During this event, if you purchase a vehicle from Enterprise Car Sales and finance the auto loan through the NPOCU, you can get an annual percentage as low as 1.99% A.P.R., and in addition, Enterprise will deposit \$500 in your Member Account!

Buying a used car can be frustrating and stressful. But, the folks at Enterprise understand your concerns and keep the process simple by offering great used vehicles at great prices in a relaxed, haggle-free environment. Enterprise sends every vehicle through a rigorous 109-point vehicle certification process performed by an ASE-Certified technician; so only the finest used cars make it to their lots.

Enterprise Car Sales offers superior customer service and a 7-day/1,000 mile repurchase agreement. And, each car comes with a 12-month/12,000 mile limited powertrain warranty as well as a 12-month unlimited mileage, roadside assistance program\*.

For more information about Enterprise Car Sales please contact Kelli Boone at 615-865-8266 or email her [Kelli.A.Boone@enterprisecarsales.com](mailto:Kelli.A.Boone@enterprisecarsales.com).

With this winning combination of great rates and great cars we're confident you'll be completely satisfied. Visit the credit union or our website at [www.npocu.org](http://www.npocu.org), to apply. Then visit [www.enterprisecarsales.com/nashvillepostofficecu](http://www.enterprisecarsales.com/nashvillepostofficecu) to see great deals available on select used vehicles.

T&C: APR=Annual Percentage Rate. Rates as low as 1.99% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Nashville Post Office Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased 10/01/17-10/31/17.

\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package", "Borrow Smart. Buy Smart." and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales.

## Christmas Loans

Are you stressed over holiday expenses? Let us help. We are offering Christmas Loans up to \$1,000 at the low rate of 6.00% A.P.R. with terms up to 10 months to qualified members. The Christmas Loan Special will run from November 1, 2017 through January 31, 2018. Take advantage of this great special so you can relax and enjoy the holiday season.



## Christmas Club Accounts

Christmas will be here before you know it. If you started your Christmas Club Account last year, you will be pleased you did when the Christmas Club Account funds are transferred into your regular Share account on October 31st this year. You can then start your Christmas shopping early and get ahead of the rush.

New Christmas Club Accounts for 2018 can be started right away by signing up for payroll deduction, direct deposit, or cash deposits. Just figure the total amount you wish to save for next year and divide that amount by the number of weekly, bi-weekly, or monthly deposits to save for that amount. It is so much easier and can help make the holiday season even brighter for you. Have a Great Holiday Season!

## Skip A Payment

Our Loan members are allowed to skip one payment during ANY month of the Year if the account is current. There will be a \$25.00 processing fee for each loan skipped. The interest would still accrue from the date of last payment until the next payment date. The due date will automatically be reset for the next month's payment. This will allow our members a little more breathing room for other expenses. We understand life happens and we want to help our members in any way we can. The form is available online and in the office. easier and stress free with simple choices.

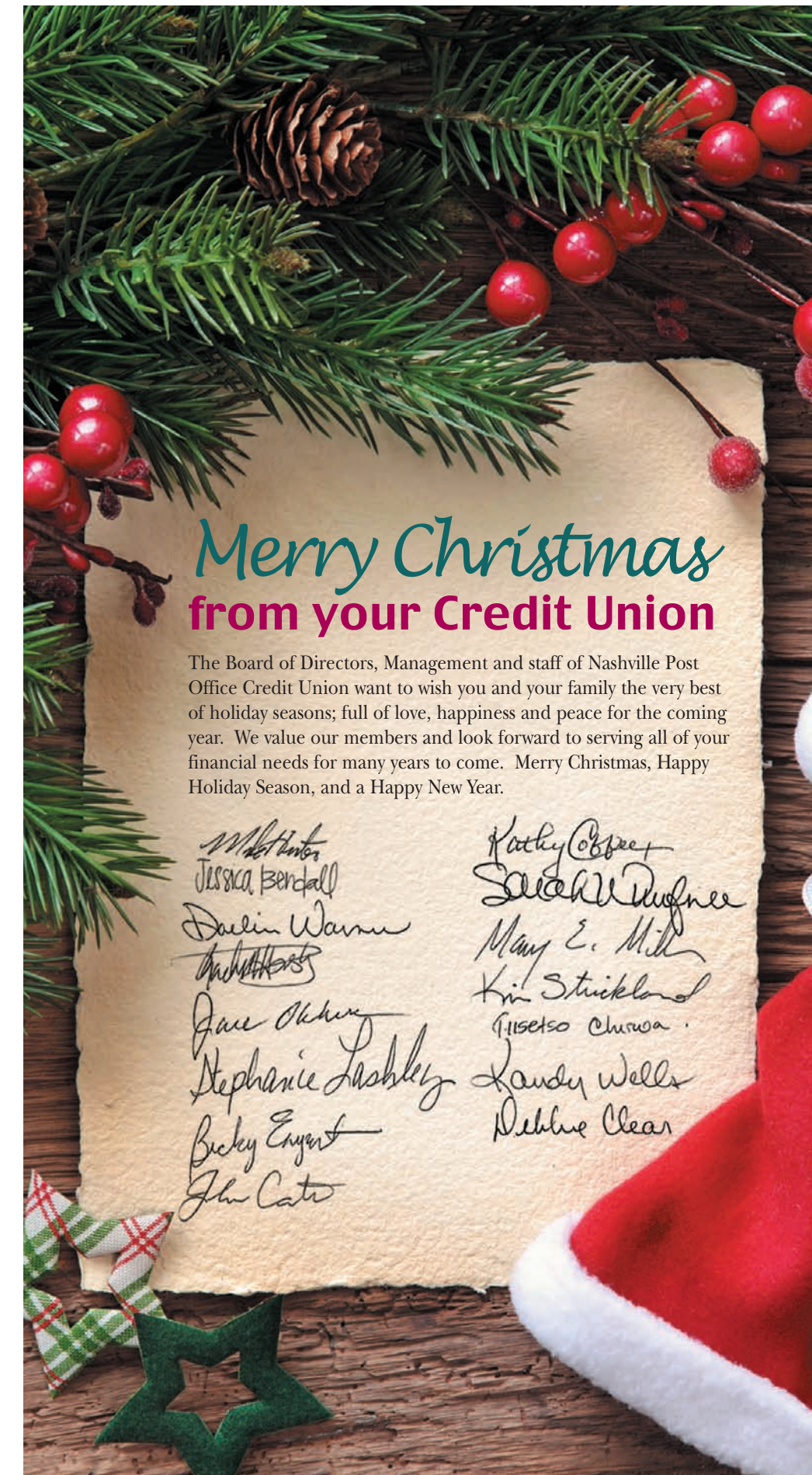
*This promotion excludes Mortgages and Credit Cards*



## Just a Reminder

**We updated our Fee Schedule that went into effect September 1st.**

**You are able to obtain a copy of the new fee schedule in house or on our website [npocu.org](http://npocu.org).**



## Merry Christmas from your Credit Union

The Board of Directors, Management and staff of Nashville Post Office Credit Union want to wish you and your family the very best of holiday seasons; full of love, happiness and peace for the coming year. We value our members and look forward to serving all of your financial needs for many years to come. Merry Christmas, Happy Holiday Season, and a Happy New Year.

*Handwritten signatures:*  
 Melissa Hinton, Jessica Kendall, Daelin Warner, Julie Harts, Jace Okunev, Stephanie Lashley, Bucky Engert, Jim Cato, Kathy Coffey, Sarah W. Dugan, Mary E. Miller, Kim Strickland, Giselle Chaves, Sandy Wells, Debbie Clear