



Newsletter

October 2018

FREE WEBINAR WEDNESDAYS



Learn from credit experts on popular topics like...

- Credit
- Retirement
- Debt
- Security
- Financial Habits

Look for THE GREENPATH logo on our website to find upcoming Webinars or to listen to those previously recorded.

UPCOMING HOLIDAY HOURS

We will be closed for:

- **Columbus Day** October 8th
- **Veterans Day** November 12th
- **Thanksgiving** November 22nd
- **Christmas**
Noon December 24th thru the 25th
- **New Years**
Noon December 31st thru January 1st



LET'S CELEBRATE!

On October 18th, 2018, credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 70th, or platinum anniversary of this celebration. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest.

FALL FAMILY FUN FESTIVAL Saturday, October 20th

11:30a - 1:30p

In honor of Credit Union Week and in appreciation of our members, last year's family-friendly event is back and even better!

- Grilled hot dogs and brats.
- Moline's antique fire truck.
- New carnival games for the kids.
- A magician/balloon artist.
- Free pumpkins.
- Face painting.

We will also have Iron Mountain back to shred any personal docs you may like to get rid of.

Please mark your calendars and plan to join us for this event.

WE'RE GLAD YOU ARE A MEMBER
AND INVITE YOU TO SHARE OUR SERVICES WITH YOUR FAMILY AND FRIENDS

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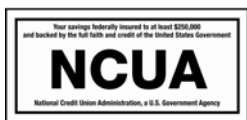
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Letter from the President

Kevin Pieper

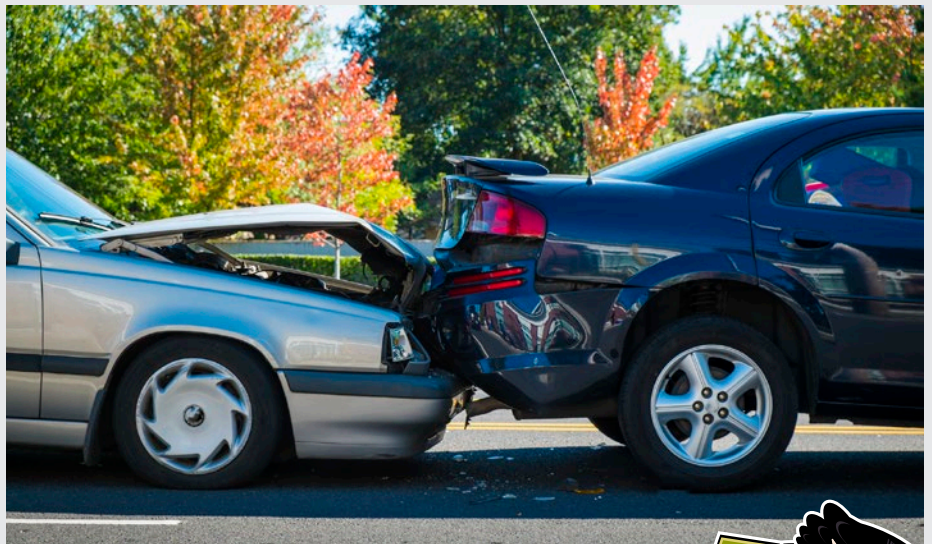
What is GAP protection and mechanical breakdown protection?

Probably one of the biggest questions we get when people are buying a vehicle is, "What is GAP protection and mechanical breakdown protection?" Often times they hear about these products but don't understand what they do or if they are worth the cost.

GAP, also known as Guaranteed Asset Protection can give you added peace of mind. Imagine if your vehicle is stolen or totaled. You go to your insurance company to report the loss and they pay you the value of the car. But as you know, vehicles (especially new ones) can lose value, sometimes more quickly than your loan payment allows. If this is the case, you are left with the remainder of the loan amount that isn't covered by the insurance settlement. Who wants to make loan payments for a car they no longer have? If you have GAP, it pays the difference between your auto insurance's settlement and the remaining loan amount so you aren't left in that predicament.

Mechanical Breakdown Protection helps ease the pain of car repairs not related to an accident. Like an extended warranty the mechanical breakdown insurance coverage pays for repairs to a car in excess of the manufacturer's warranty.

You'll find the cost for both of these types of coverage to be substantially less than what you'll find for similar and sometimes even less protection elsewhere. So **if you are planning on purchasing a vehicle this fall, be sure to give us a call first.** Not only can we help you learn more about these types of coverage, we can get you pre-approved, estimate the value of your trade in and help you be better prepared for your purchase.



FUN MONEY FACT

More than 89,000 credit unions exist globally, not only providing a plethora of financial services for their members, but also recognized as a force for positive economic and social change.

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