

LOAN RATES

*=lowest rate

NEW(ER) VEHICLES

(2018-2016)

Used vehicles not to exceed 10,000 miles per year to qualify for "new" rate

0-48 mo. *2.00%

60 mo. *2.50%

72 mo. *3.00%

USED VEHICLES

(2015-2012)

0-48 mo. *3.00%

60 mo. *3.40%

(2011 and older)

0-48 mo. *3.50%

SHARE/C.D. SHARE SECURED

3% above current dividend rate

(up to 72 mo)

OTHER SECURED

contact credit union for details

(up to 48 mo)

SIGNATURE

*11.50% (unsecured)

(up to \$3,500/36 mo)

DEBT CONSOLIDATION

*11.50% (unsecured)

(up to \$10,000/48 mo)

REMODELING/LANDSCAPING

*11.50% (unsecured)

(up to \$10,000/48 mo)

MOTOR HOME/RV/BOAT

contact credit union for current rates

New

60 mo. - 84 mo.

120 mo(requires 20% down)

Used

60 mo.

84 mo(requires 20% down)

MOBILE HOME

contact credit union for current rates

New

(2018 - 2017)

72mo.

Used

(2016-2015)

60 mo.

(2014- 2010)

48 mo.

(2009 and older)

48 mo.

***all rates listed are APR

Rates/Dividends and terms are subject to change without notice. We reserve the right to determine a qualified borrower

*"growing your future
one member at a time"*

NICKEL STEEL

FEDERAL CREDIT UNION

1067 S. MAIN ST., LIMA, OH 45804

PHONE: 224-7861

FAX: 224-2607

AUDIO: 224-7833

Email: nfcu@earthlink.net

<http://www.nickelsteelfcu.com>

APRIL 2018

STAFF

Rikki R. Hatton

Laurie J. Hodosko

Linda R. Riffle

Kenzi Conrad

CERTIFICATE RATES

*annual percentage yield/**\$2,500 and above

	<u>APY</u>	<u>APYE*</u>
7 mo.	.65%	.652%
**7 mo.	1.10%	1.105%
14 mo.	.85%	.853%
**14 mo.	1.25%	1.256%
20 mo.	.90%	.903%
**20 mo.	1.30%	1.306%
26 mo.	1.00%	1.004%
**26 mo.	1.40%	1.407%
38 mo.	1.25%	1.256%
**38 mo.	1.55%	1.559%

call to verify current rates

SHARE DIVIDEND RATES

Regular Shares	<u>APR</u>	<u>APY*</u>
\$100-10,000	0.10%	0.10%
\$10,00.01-\$50,000	0.15%	0.15%
\$50,000.01- above	0.35%	0.35%
Club Accounts	0.10%	0.10%
\$100.00 & over		
IRA Accounts	.50%	.50%
\$100.00 & over		
Dividends paid quarterly		
Share Draft (checking)		
\$2000.00&over	.0%	.0%
Dividends paid monthly		

NICKEL STEEL FEDERAL CREDIT UNION

65th ANNUAL MEETING

Thursday, May 24th
2018

9:00 a.m. – 5:00 p.m.
(credit union lobby)

Refreshments (A.M.)
Pizza & pop (P.M.)

3 -Visa gift card drawings

Business meeting
@ 4:00 p.m.

Annual financials and
reports available

An election for three (3) Board positions, each with a two (2) year term will be conducted. Members who wish to be nominated to serve on the Board of Directors may do so by submitting a request to the Chair of the Nominating Committee, Allen R. Frazee (c/o Rikki R. Hatton, Nickel Steel FCU). This request must be received no later than 5:00 p.m. on Thursday, May 17th, 2018. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. If only one member is nominated for each position to be filled, the Chairman will declare each nominee elected by acclamation of the Annual Meeting.

GO PAPERLESS!

No more shredding. No more searching. No more boxes full of unwanted paper. Reclaim your space with Paperless Statements from Nickel Steel today!

Secure. Reduce the chance of a statement getting lost or stolen.

Convenient. View and print your statements — anytime. Your online statement looks like the one you receive by U.S. mail.

Fast. You'll get an e-mail when your statement is available.

Not yet banking online? Enroll today!

**\$25 Visa Gift Card
giveaway**
(must respond by May 11, 2018)

Moved???
New Phone #???

For your protection, it is very important to keep your credit union account/contact information up-to-date.

HOME PHONE
CELL PHONE
EMAIL
ADDRESS
BENEFICIARY(S)

Call today to verify that we have all of your up-to-date information.
(419)224-7861

PRIVACY POLICY

Nickel Steel Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (419)224-7861.

Nickel Steel Federal Credit Union collects nonpublic information about you from the following sources:

**Information we receive from you on applications or other forms*

**Information about your transactions with us or others*

**Information we receive from a consumer reporting agency*

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Nickel Steel Federal Credit Union Web Site
When you browse the public areas of the Nickel Steel Federal Credit Union's home page and related pages at <http://www.nickelsteelfcu.com>, none of your account and personal information is obtained for storage on The Nickel Steel Federal Credit Union systems.

Any related account and personal data maintained by The Nickel Steel Federal Credit Union is done so to fulfill our legal and regulatory requirements and to provide you with the products and services you have requested.

When you send us personally identifying information, for example, in an electronic mail message containing a question or comment, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our web site. Nickel Steel Federal Credit Union does not give, sell or transfer any of this personal information to third parties, unless required by law.

Your savings federally insured to \$250,000.00

NCUA

National Credit Union Administration, a U.S. Government Agency
Each member's savings are insured to the full legal limit by the National Credit Union Share Insurance Fund (NCUSIF).

Holiday Closings

MEMORIAL DAY

Monday, May 28, 2018

INDEPENDENCE DAY

Wednesday, July 4, 2018

LABOR DAY

Monday, September 3, 2018

COLUMBUS DAY

Monday, October 8, 2018

VETERANS DAY

Monday, November 12, 2018

THANKSGIVING

Thursday, November 22, 2018

Friday, November 23, 2018

CHRISTMAS EVE/DAY

Monday, December 24, 2018
(close @ 1:00 p.m.)

Tuesday, December 25, 2018

NEW YEAR EVE/DAY

Monday, December 31, 2018
(close @ 1:00 p.m.)

Tuesday, January 1, 2019