



LANDINGS^{*}

happenings

Q1 NEWSLETTER

OUR SAN TAN FORD PRESIDENTS' DAY AUTO SALE IS BACK!

Presidents' Day weekend marks our 11th Annual San Tan Ford/Landings Credit Union Auto Sale! For a limited time from February 18 - 21, come visit us at San Tan Ford and receive rates as low as 1.99% APR* as well as special pricing. Follow us on Facebook or Instagram for more details closer to the sale.

*APR = Annual Percentage Rate. Rates as low as 1.99% APR. Actual rate and repayment terms you receive will be based on your individual credit score and may be higher than 1.99% APR. Offer is good February 18 - 21, 2022. Offer may not be combined with any other offer and applies to new loans only. All loans subject to credit approval. Membership eligibility is required. Landings Credit Union is Federally Insured by the National Credit Union Administration.

YOU'RE CORDIALLY INVITED TO OUR ANNUAL MEETING

Each year we host an annual meeting and give all our members the opportunity to come and learn about what is happening at the credit union.

In addition to sharing a review of the past year's financial reports, members will get the opportunity to vote for the credit union's Board of Directors. Continental breakfast will be served.

Save the date:

DATE: Wednesday, February 23rd

TIME: 8:30am

LOCATION: Tempe Branch, 2800 S. Mill Avenue

RSVP attendance to events@landingscu.org or call (480) 889-3844. Stay tuned to your email inbox, our website www.landingscu.org and our Facebook page for important updates as the event date nears.

WANTED: YOUR AUTO LOAN



Did you know that you can refinance your auto loan for a lower rate and payment? That's right! Refinancing isn't just for mortgage loans. If you have an auto loan at another institution, you can refinance it with Landings Credit Union and enjoy:

- Rates as low as 2.49% APR*
- A 1% Cash Back Bonus**
- No payments for 90 days[^]

Whether you want to shorten the term of your loan to pay it off sooner or lower the payment and/or rate, you could save BIG with our WANTED Auto Loan Program!

*APR = Annual Percentage Rate. Your individual rate is based on creditworthiness and other qualifying factors and may differ from rates quoted above. **Get 1% of the amount of your auto loan back in CASH up to \$500. Minimum loan amount is \$5,000. Cash back will go into your Landings Credit Union account within 24 hour of loan closing date and will be placed on hold until 90 days from the loan closing date. Cash back is void if paid off or refinanced within 90 days of loan closing. [^]No payments for 90 days. Interest will continue to accrue during the 90 day period. All loans subject to credit approval. Standard credit collateral underwriting guidelines apply. This program is not applicable to auto loans currently financed with Landings Credit Union. Membership eligibility is required. All loans are subject to credit approval. Landings CU reserves the right to discontinue, change, and/or update the promotion without notice. See credit union for details. Landings Credit Union is federally insured by the National Credit Union Administration

SIMPLE STEPS TO START SAVING

You know you need to build up your savings, but it always seems to get bumped down on your to-do list. Well, let's get started! Start with setting short- and long-term goals, then look at your income and expenses, trimming expenses as necessary to make sure you've got some money left over.

Create a budget and be sure to include your savings as a budget item, so it won't be forgotten! Choose your savings tools. Landings Credit Union has great options available for any time period. Then, be sure to automate your savings so monthly deposits are made even if you forget! Review and adjust your savings as time goes on, and pretty soon you'll have a great nest egg!



THE REAL COST OF STORE CREDIT CARDS

With the holidays over for another year, credit card bills are probably starting to arrive in your mailbox. If you used store credit cards to snag deals for your loved ones, did you know that the average interest rate on purchases for most store cards is 24.9% APR? For example, if you spend \$1,000 in purchases and make the minimum payment of \$30 per month, it will take you 58 months to pay off the balance.

And, based on the 24.9% APR rate, you'd pay a whopping \$719 of interest on the \$1,000 original purchase(s), which nearly doubles the cost of everything you bought "on sale" during the holiday season!

If you have balances on one or more credit cards, there is a way to save money and pay off those balances faster by consolidating them with a low-rate personal loan at Landings Credit Union. You'll have just one fixed payment, which will help pay down the principal amount faster and save you money.

Learn more about our debt consolidation programs by calling us at (480) 967-9475 today!



UPCOMING HOLIDAY CLOSINGS:

Martin Luther King Jr. Day | Saturday, January 15 & Monday, January 17

Presidents' Day | Saturday, February 19 & Monday, February 21

Your account information is accessible 24/7 with our online and mobile banking services.

Learn more at <https://www.landingscu.org/Services/eServices>.

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