

# L'Oréal USA

## Federal Credit Union Newsletter

Winter 2016

**L'Oréal USA  
Federal Credit Union**

30 L'Oréal Way  
Clark, NJ 07066

Phone 732-499-6679

Fax 732-574-9148

Monday thru Friday  
9AM-5PM  
Wednesdays  
9AM -6PM

**Maybelline Branch**  
N. Little Rock, AR

Phone 501-955-8815  
Fax 501-955-8747

Monday 12 - 4  
Wednesday 6 -12  
Friday 10 - 4

Report a Lost or Stolen  
ATM Card:  
**1-800-523-4175**

**The following days the  
Credit Union will be  
closed:**

**January 1st, 2016  
January 18th, 2016  
February 15th, 2016**

www.lorealusafcu.com

On Facebook:  
L'Oreal Usafcu  
On Google+:  
L'Oreal USA Federal  
Credit Union

## Your Credit Union is in Your Pocket

Do you realize the Credit Union is in your pocket? Here's what you can do with your iPhone or Android device:

1. **Check Your Balances**– checking, savings accounts and loans
2. **Deposit Checks**– just scan the check you want to deposit and like magic it will be deposited into your account the next morning
3. **Find NO Surcharge ATMS**– find one of our 55,000 free ATMS
4. **Apply for a Loan**– Personal and Vehicle Loans
5. **Pay Bills**– in a snap you can pay a bill to anyone
6. **Transfer Funds**– between accounts
7. **Check Loan Rates**– Vehicle, Home Equity and Unsecured

You can download the free app for your Apple phone on the App Store and the Android App for the most Android phones on Google Play.

We think that you will love all the things you can do with your smartphone. Please feel free to call us with any questions you may have at 732-499-6679



# Rate Watch

## Regular Rate

## Premier Rate

### Loans

New Vehicle SALE- up to 3yrs	2.49% APR	1.99% APR
New Vehicle – up to 4 years	3.99% APR	3.49% APR
New Vehicle – up to 5 years	4.99% APR	4.89% APR
New Vehicle– up to 6 years	5.99% APR	4.99% APR
Used Vehicle – up to 3 years	6.25% APR	4.50% APR
Used Vehicle – 4 to 5 years	6.45% APR	5.50% APR
Unsecured	10.24%APR	9.99%APR
Overdraft Checking	12.99%APR	11.99%APR
Home Equity fixed rate up to 5 years	4.99%APR	4.99% APR
Home Equity Line		
\$10,000— \$ 60,000 Prime +.65%	—	3.90%APR
\$10,000—\$ 30,000 Prime + .75%	4.50% APR	—

To qualify for these low rates you must have a good credit history, low debt ratio, and repay your loan via direct deposit. Rates for other members are higher. Co-maker may also be required. \$75.00 origination fee for home equity loans.

### Savings & CDs

Savings – Piggy Bank	.50% APY	.60% APY
Savings - \$51 - \$3,000	.05% APY	.10% APY
Savings - \$3,001 - \$10,000	.10% APY	.15% APY
Savings - \$10,001 - \$40,000	.15% APY	.20% APY
Savings - \$40,000+	.30% APY	.35% APY
Share Certificate of Deposit – 6 months	.20% APY	.25% APY
Share Certificate of Deposit – 12 months	.30% APY	.35%APY

Minimum deposit only \$1000.00. Early withdrawal penalties apply.

Rates in effect at publication subject to change without notice. Contact Credit Union for latest rates.

## **\*NEW\* Balance Transfers!**

Are you drowning in high rate credit card debt? Take advantage of the Credit Unions balance transfer program for 2016!

- **No Transfer Fees!**
- Rates starting as low as **8.99% APR\***
- Pay off your credit card debt fast
- Get approved the same day

\*APR Based on income, credit and debt to income ratio