

# Quarterly

Newsletter



## Latvian Cleveland Credit Union

1385 Andrews Ave, Lakewood, OH 44107  
Tel: 216-228-1996 Fax: 216-521-8511  
www.latvianclevelandcu.org

### GET IN GEAR WITH A CREDIT UNION CAR LOAN

If you need new wheels, you're not alone. If so, here's a quick refresher on car buying:

\* Like a good Boy Scout, be prepared. Do your homework to narrow your choices.

\* Get a pre-approved loan from the credit union. Just don't let on to the dealer that you have been pre-approved. Financing is a profit center for dealers. And how about those no-or-super-low interest dealer rates? Be aware that there are many restrictions, including being limited to the purchase of certain models.

\* Save the excitement until you are driving away. Buy with your head, not your heart.



#### Current CD Rates

As of July 1st, 2015:

|          |           |
|----------|-----------|
| 6 month  | 0.50% APY |
| 12 month | 0.60% APY |
| 18 month | 0.75% APY |
| 24 month | 1.00% APY |
| 36 month | 1.50% APY |
| 48 month | 1.90% APY |
| 60 month | 2.10% APY |

\*CD= Certificate of Deposit, \$500 minimum.



Reminder: We will be closed Monday Sept. 7th for Labor Day.

### UPCOMING EVENTS

GAREZERS, 4-2 VOLLEYBALL WEEKEND  
THREE RIVERS, MI  
08/01

Stop by our table in "Dzintari", Rob & Audra will be there recruiting new members & cheering on our Cleveland volleyball team!

LITHUANIAN SUMMER PICNIC  
WICKLIFFE, OH  
08/15

Join us at the Italian-American Club for the Lithuanian End of Summer picnic, find our table for some great giveaways.

#### ANNUAL MEETING NOTICE

The 2015 Annual Member Meeting will be held **October 24<sup>th</sup>, 2015** at **3:00PM**



### SUMMER CAR LOAN SPECIAL

1.89 - 1.99% APR - New Cars  
2.99% APR - Used Cars

Is it time to upgrade your vehicle? Take advantage of our special summer rates while they last (June 1<sup>st</sup> - Sept 1<sup>st</sup>)

\*APR= Annual Percentage Rate. With approved credit, some restrictions apply.

Contact 800-577-1996 or [latvian@ameritech.net](mailto:latvian@ameritech.net)

# ARE YOU PAPERLESS?

## RECIPE CORNER

Whether you're planning to go on a long vacation this summer or just away from home during a holiday, you can rest easy knowing your bills will be paid on time when you use online bill pay.

With online bill pay, you can enjoy the flexibility of scheduling your payments ahead of time.

Plus it's quicker,

safer, and easier than writing and mailing a check.

You can even set up recurring payments like rent or mortgage, car loans and insurance or make a one-time payment.



Setting up a payee is easy and paying a bill is even easier.

So take advantage of our free service. If you have any questions or need help, your credit union is here to help.

*Have a great vacation!*

**Guide to Getting Started with Online Bill Pay:**

<https://www.billpaysite.com/V3/Tutorials/ShowDemo?demoTag=CG3&instID=40179>

### "Jõhvikakissell" Estonian Cranberry Fruit Soup

2 cups cranberries (fresh or frozen)  
6¼ cups of water  
1¼ cups super fine sugar  
6¾ TBSP potato starch  
6¾ TBSP cold water

Bring water to a boil in a large saucepan, add cranberries and cook for about 5 minutes, until the berries are softened.

Drain(keeping the juice!), pressing the cooked cranberries through a sieve. Pour the juice back into the saucepan.

Add sugar, simmer for 5 minutes. Mix the potato starch with cold water. Take the saucepan off the heat and pour the starch mixture in a thin stream into the cranberry juice, stirring constantly to avoid lumps.

Place the saucepan back on the stove and heat gently, until the first bubbles appear.

Remove from the heat, and pour immediately into small bowls. Sprinkle some sugar on top (this keeps the 'skin' from forming).

Cool before serving. Enjoy!



# Traveling this Summer?

PROTECT YOURSELF AGAINST ID THEFT

Enjoy your travels and keep your identity protected by sharing some tips:

\* Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during

transmission, it can be intercepted. Use your cell phone's carrier service instead.

\* Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.

\* When you return home, monitor your financial statements for a while to make sure no fraudulent activity has occurred.

Enjoy your summer travels!

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Hours: M-W, Fri: 9:00-3:00, Thurs Closed,  
Sun: Closed through Labor Day

