

Quarterly

Newsletter



Latvian Cleveland Credit Union

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GET IN GEAR WITH A CREDIT UNION CAR LOAN

If you need new wheels, you're not alone. While it makes financial sense to not trade cars too frequently, there is a point at which repair costs reach the tipping point, and you need to be back in the market for a vehicle. 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 June 27, 2014:

| | |
|----------|-----------|
| 6 month | 0.50% apy |
| 12 month | 0.55% apy |
| 18 month | 0.65% apy |
| 24 month | 0.80% apy |
| 36 month | 1.10% apy |
| 48 month | 1.50% apy |
| 60 month | 1.85% apy |

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



Reminder: We will be closed
Friday, July 4th in observance of
Independence Day and Monday
Sept. 1st for Labor Day.

UPCOMING EVENTS

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GAREZERS, 4-2 VOLLEYBALL
WEEKEND IN THREE RIVERS,
MI

08/03

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

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LITHUANIAN SUMMER PICNIC
WICKLIFFE, OH

08/16

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

Farewell Guna

June 11th was Guna's last day here at the credit union. We thank her for all her years of service, and wish her all the best in Florida!



SUMMER CAR LOAN SPECIAL

1.99% APR - New Cars

2.99% APR - Used Cars

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

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

Contact 800-577-1996 or latvian@ameritech.net