

Quarterly

Newsletter



Latvian Cleveland Credit Union

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www.latvianclevelandcu.org

HELP OUR CREDIT UNION FAMILY GROW

Did you know that you're part of our family? And, as credit union members, you can help our family grow.

By referring a qualified friend or loved one to the credit union, you are granting them better



Help Us Grow
Invite someone to become a Member

rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

Pass along the benefits of membership to your inner Baltic circle by making them a part of the Credit Union Family. Help them join today - visit, call, or go online!



Current CD Rates

As of Sept. 26, 2014:

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.

CREDIT UNION NEWS

LIFE SAVINGS INSURANCE NOTICE

As mentioned over the last year, on Dec. 31st 2014, the Life Savings Insurance will be ending on all accounts.

ANNUAL MEETING NOTICE

The 2015 Annual Member Meeting will not be held in March, but in the Fall of next year. Stay tuned for the exact date.

REMINDER

Our office will be closed Mon, Oct. 13th in observance of Columbus Day & Tues, Nov. 11th for Veteran's Day.



GO GREEN! SIGN UP FOR E-STATEMENTS

- It's FREE
- It's Easy
- It Saves Trees

1. Email us latvian@ameritech.net
2. Call us 216-228-1996 or 800-577-1996
3. Already enrolled in Online Banking, just login and under the statements tab, hit "Enroll in E-Statements"

NEED CREDIT?

FALL FUN!

FALL BACK ON YOUR CREDIT UNION

Welcome to autumn, when back-to-school expenses collide head on with vacation credit card bills. Old Man Winter is lurking just around the corner, and those energy efficiency improvements you've been delaying need your attention.

Our low-interest loans will get you back on track. We have rates and terms to fit your budget. For example, if your retail store credit cards carry an interest rate of 20 percent or more, you'll save big with a signature loan.

Determine your holiday budget and borrow that

credit, you'll find it at the credit union. Call, click, or stop by today.



amount; then you can pay cash instead of using a credit card. Money experts agree that paying cash helps limit the temptation to overspend.

Whatever your need for

<u>Loan Rates</u>	
As of Sept. 26 th , 2014	
Share Secured:	3.50%
CD Secured:	4.49%
Signature Loan:	11.99%

Liga's "Go To" Pumpkin Pie Recipe

- 2/3 cup firmly packed dark brown sugar
- 1/2 tsp. salt
- 1/4 tsp. ground cinnamon
- 1/2 tsp. ground nutmeg
- sprinkle of ground cloves (optional)
- 3 TBSP. molasses
- 2 cups canned pumpkin (NOT pumpkin pie mix)
- 2 eggs, beaten
- 1 cup cream or evaporated milk
- 1 cup milk
- Pastry for 9 inch pie crust, unbaked

Preheat oven to 500 F. Combine all ingredients thoroughly, except last. Pour into pie crust. Any "extra" filling can be poured into a ramekin and baked along with pie.

Bake at 500F for 8 minutes. Reduce heat to 325F and bake for 60 minutes or longer until no longer jiggly in center. Let cool completely. Serve with lightly sweetened whipped cream.



NEED SIGNATURE NOTARIZATION?

WE OFFER FREE NOTARY SERVICE

Have a signature that needs notarization?

Look no further than your credit union. As a member, we offer notary public service to you for free.

You'll need to bring a valid identification, such as a driver's license or other government issued

identification with a photograph, to verify the identity of you being the signer along with your document.

Just stop by and we'll be happy to assist you.



Having this free service is just another way your credit union is here to serve you!