



# Los Alamos Schools Credit Union NEWSLETTER

APRIL 2011

### Special points of interest:

- New Home Banking Site Is Here
- Real-Time Check Cards- No more waiting
- April is Youth Month! Sign Up To Win A Xbox
- Killer Car Rates Start At 3.85%

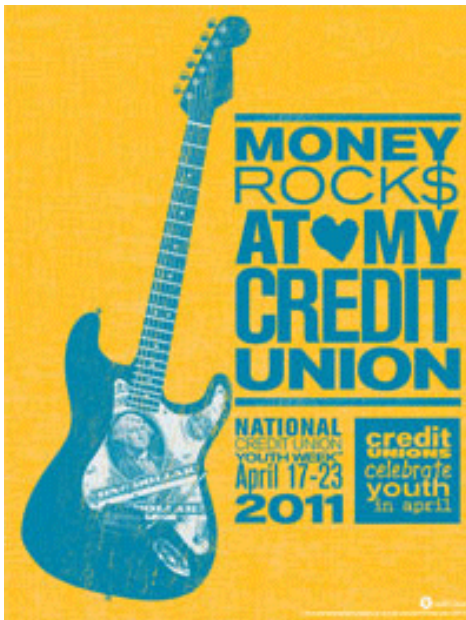
## Money Rocks at Los Alamos Schools Credit Union-Win an Xbox

Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how their credit union can help make those rock star dreams a reality. Visit Los Alamos Schools Credit Union during April and help us celebrate both National Credit Union Youth Week and our Young and Free New Mexico programs. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how LASCU can help them meet their financial goals. Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. That's because LASCU is for members, by members, and we care about youth...and their dreams.

So stop by, join and rock out during the month of April:

- New Members Ages 0-25 will be entered to win a Xbox with Kinect!
- Referring members are entered to win \$100 CASH!
- Popcorn, cookies & beverages will be served
- Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Savings Challenge. \*Must be under 18 to participate in the challenge

We can show young members how money rocks at the credit union. Keep on rockin', keep on dreamin' and keep on comin' to LASCU.



## CU Loan or Dealer Financing?

A dealer offering a 0.00% loan sounds great but is it a better option than an auto loan from **Los Alamos Schools Credit Union?**

Assuming the dealer is offering cash back as an option, in most cases you will get a better deal by accepting the cash back and obtaining financing through LASCU than by accepting the 0.00% financing.

**For example, let's do the math. A vehicle priced \$23,000, finance options are \$2500 cash back or 0.00% for 48 months:**

- CU Loan (less Cash Back) at 3.85% for 48 months has a total cost = **\$22,152.63**. CU monthly payment around **\$462.00 monthly**
- Dealer 0.00% Financing for 48 months total cost= **\$23,000.00** and **\$480 monthly**

In addition to this value, the staff at Los Alamos Schools Credit Union promises to give you personal, friendly service that most dealers will find extremely difficult to match. We work hard to deliver service you can trust.

## Holiday Closings

Memorial Day- May 30th

Independence Day- July 4th

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