

ENJOY A LITTLE EXTRA CHEER
this holiday season.

Borrow with us to help pay for gifts, travel expenses, and more!

HOLIDAY PERSONAL LOAN

- Holiday Loans up to \$5,000
- Enjoy terms up to 24 months for repayment
- Rates as low as 9.49% APR*

LAS COLINAS CREDIT CARD

- Choose from our Classic, Gold, and Share (Savings) Secured cards
- Earn UChoose Rewards points with each purchase
- Rates as low as 9.90% APR* (subject to restrictions)

*Annual Percentage Rate

Loans based on credit approval. Some restrictions apply.

Skip-A-Payment offer applies only to Vehicle and Signature loans. Loans must be current to qualify for this extension. Other restrictions apply. See official Skip-A-Payment form for more details. To skip your DECEMBER loan payment, the Skip-A-Payment loan agreement form and processing fee must be received no later than November 18, 2018. Forms received after the due date may not be accepted. In the event the form is accepted, a \$5 late fee will be added to the \$30 processing fee.

SKIP-A-PAYMENT OPTION

Or, take advantage of our Skip-A-Payment option during the holiday season!

With a processing fee of only \$30 per loan, members can skip December payments on their Auto or Signature Loans and enjoy a little extra spending money this holiday season.



Don't let those expenses add stress to your holiday season. Visit us online at LasColinasFCU.com or stop by the office to ask about our Holiday Loan options today!

DO MORE WITH YOUR MONEY

CREDIT UNION GIVES BACK

STAR SAVERS KIDS CLUB HOLIDAY PARTY

DRIVE INTO THE NEW YEAR WITH BIG SAVINGS!

In the market for a new car for the new year? Be sure to start the process by submitting your application with us online today at: LasColinasFCU.com

Take a look at some additional ways we can help you save throughout the process.



Price of the Vehicle

Ask us about the fair value of your vehicle. Do not pay too much.



Trade-in value

Be sure to ask us about fair pricing for your trade-in.



Loan Rate

Our rates are competitive, and generally lower than dealer financing.



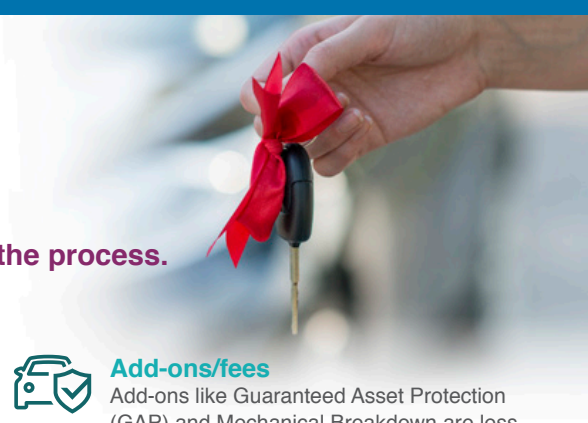
Time

Buying a vehicle with a pre-approved check saves you hours at the dealership.



Add-ons/fees

Add-ons like Guaranteed Asset Protection (GAP) and Mechanical Breakdown are less when purchased through your Credit Union vs the Dealer.



DO MORE WITH YOUR MONEY WHEN YOU CHECK WITH US!



Choose from one of our four different Checking accounts, each designed to work for you:

- Unconditional Checking – Free VISA® Check Card with Rewards benefits.
- Regular Checking – earn dividends on balances of \$500 or more.
- Senior Checking – Free Rewards Check Card and dividends on balances of \$500 or more.
- 2nd Chance Checking – the perfect option for those looking to restore credit.

Enjoy easy access to your money on your time – from anywhere!

- Free Mobile App
- Free Check Deposit via our Mobile App
- Free ATM transactions at network ATMs nationwide
- Free Online Banking & Bill Pay (some restrictions apply)
- Free Direct Deposit
- Free e-Statements
- Free 1st Set of Checks for Seniors

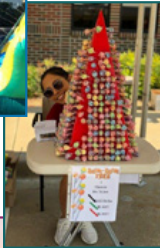


Visit lascolinasfcu.com/Checking-Comparison-Chart to view our Checking options and get started checking with us today!

CREDIT UNION GIVES BACK

A look at our community involvement in 2018

- We gave graduating seniors four scholarships totaling \$3,000.
- We started the Apple Tree Program and raised \$250 for MetroCrest Services School Supply Drive.
- The Apple Tree Program also donated hundreds of dollars worth of school supplies.
- We continued our Student-Run Branch program, currently running at five Coppell ISD elementary schools.
- Winner of Coppell ISD's Partner of the Year Award.
- We hosted our Annual Summer Celebration with over 100 children and parents in attendance.



Hot chocolate, apple cider, fresh-baked cookies, and a possible Santa sighting!

MARK YOUR CALENDAR!

Join Us for Our Annual
**STAR SAVERS KIDS CLUB
HOLIDAY PARTY**

Saturday, December 8

11:00 AM – 12:30 PM
VALLEY RANCH BRANCH



CREDIT UNION BRANCH OPENING NOVEMBER 2018

New Mary Kay Manufacturing Facility at 2613 Denton Tap Road in Lewisville.

We are so thankful and proud to share this beautiful location with Mary Kay, and we are excited about the access this will continue to offer our Mary Kay members.

HOLIDAY CLOSINGS

Columbus Day – Monday, October 8

Thanksgiving – Thursday, November 22
Friday, November 23 – North Dallas – Closed

Christmas Eve – Monday, December 24
North Dallas, Signet, Regal Row and Valley Ranch – Close at 1 p.m.

Christmas – Tuesday, December 25

New Year's Day – Tuesday, January 1

LOCATIONS

Valley Ranch

555 Cimarron Trail, Irving, TX 75063

North Dallas

16251 N Dallas Pkwy, Addison, TX 75001

Regal Row

1430 Regal Row, Ste 360, Dallas, TX 75247

Signet Jewelers*

9797 Rombauer, Dallas, TX 75019

*This branch is accessible to Signet Jewelers employees only.

Shared Branch Locations

Visit co-opcreditunions.org to find nationwide locations to access your money.

CONTACT US

Local – 214-273-5094

Toll Free – 800-851-5132

Fax – 214-273-7111

Regular Postal Mail

Las Colinas FCU
PO Box 630347, Irving, TX 75063-0347

Overnight Deliveries

Las Colinas FCU
555 Cimarron Trail, Irving, TX 75063

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www.lascolinasfcu.com

We're proud to be the credit union for some of America's best loved brands.

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SIGNET
JEWELERS

The Container Store®

