

Dollars & Sense



No **BAIT & SWITCH** Here



Our Vehicle Loans Are A Great Catch

When you're trolling for a new vehicle or just want to hook a better rate on your current loan, Edison Credit Union wants to lure you with our auto loan features.

- Enjoy some of the lowest fixed rates in town!
- Finance up to 100% of the vehicle price.
- Take up to 72 months to repay the loan.

Plus, we don't charge any application fees, prepayment penalties or service charges, and our approval process is quick and convenient. Call, click or stop by to apply!

Ask us about financing your next boat, camper or motorcycle!

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You Go, We Go
Love Your Savings

Need To Fund A Major Purchase?

It's On The House With Our Home Equity Line Of Credit

With an Edison Credit Union HELOC, your major purchases are on the house!

Look at the advantages:

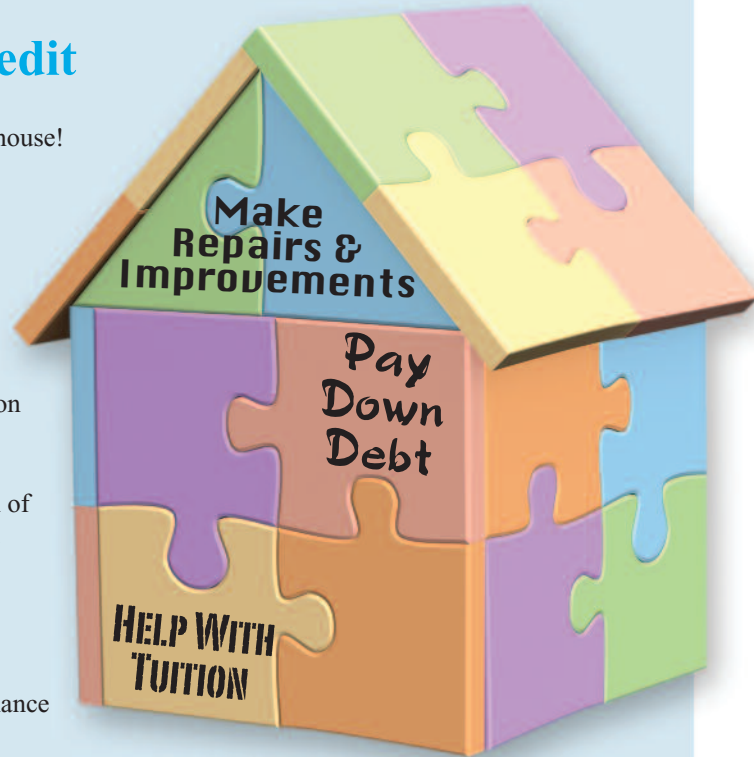
- Borrow up to 80% of your home's equity
- Enjoy flexible repayment terms.
- The interest you pay may be tax deductible – ask your tax advisor for details.

Our rate is based on the Prime Rate and adjusts twice a year, so this option is often more affordable than credit cards or personal loans.

Access the whole amount at once for an adjustable rate, or take a portion of the funds when needed to lock in a fixed rate. Plus, accessing your funds is easy:

- Write a check
- Request a transfer by telephone

Even if you have a HELOC with another lender, we make it easy to refinance to a lower-cost Edison Credit Union HELOC. Contact us today to apply!



Wednesday, May 4

Finnigan's Banquet &
Meeting Venue

503 E. 18th Ave.
North Kansas City

5:15 p.m. social hour

6:15 p.m. meeting

You're Invited To Our Annual Meeting

Credit unions celebrate a simple, but radical idea: by working together, people can improve their financial well-being. At our most basic level, Edison Credit Union is people pooling their money to provide each other with affordable loans – literally people helping people. We empower people to take control of their financial futures. Share in this fundamental philosophy of the credit union movement at our annual meeting.

We'll host members, staff and guests for a business meeting, refreshments and fun as we review the last year and share our plans for the year to come. To reserve your spot at this free event, please call (816) 231-3380. We look forward to seeing you there!

Volunteers: The Heart Of Edison Credit Union

Volunteers power Edison Credit Union! They are the foundation that sets us apart from banks. Volunteers personify the credit union tradition of "Not for profit, not for charity, but for service." Instead of answering to stockholders or corporate agendas, we rely on our members to help us establish the direction, programs and policies of Edison Credit Union.

Now, you have an opportunity to be a part of the credit union difference! Inquire about our associate volunteer program, which allows you to participate in meetings and see the action prior to making a complete commitment. Contact President Ron Miller at (816) 231-3380 to learn more today!

Drowning In Paper?

We'll Save You!

(Time ... Hassle ... Space)

Let Edison Credit Union rescue you from the waves of files that are taking over your home.

By enrolling in free e-statements, you'll have a secure and convenient way to monitor your statements online.

- We send you an email when your statement is available for viewing, which is a full week earlier than when members receive their paper statements.
- A secure connection and password protection will keep your information safe.
- View current and previous statements online, or save them to your personal computer for offline viewing.
- Unlike paper statements, e-statements can't be stolen from your mailbox or delivered to the wrong address.

To get started, Virtual Branch users just need to select the "Save A Tree, Avoid A Fee" banner the next time you're logged in to online banking. If you don't yet have online banking, we make it easy to sign up! Visit EdisonCU.com, select the Virtual Branch button on the top-right side of the page, and then select Enroll Online on the left side of the page.

Ensure Your Online Card Purchases Are Safe

Like the real world, the Internet is full of malice, deceit and people looking to make a fast buck. Unlike the real world, criminals can run their operations from the safety and anonymity of a keyboard. It's easy to guard yourself against many online scams, as long as you take simple precautions.

• Check for the 's'

When it's time to enter your information, make sure the page's address starts with https:// rather than http://. The extra 's' indicates the site uses an encryption system to scramble your information. While it doesn't necessarily guarantee the transaction is 100% safe, it's a fast and easy check that can give you another layer of confidence.

• Check for a seal

Again, this isn't a guarantee of a flawless security system, but it can help you feel better about your purchase. Most legitimate websites will carry some sort of seal of approval from an organization like McAfee, the Better Business Bureau, VeriSign or TRUSTe. This lets consumers know someone has taken the time to verify the vendor's trustworthiness.

• Don't shop in public

Websites often save login information, and you don't want to accidentally leave your accounts open for the next person who hops on the computer. Even if you're good about

logging out, it is possible for hackers to install key logger information to record your keystrokes. That will give them your usernames, passwords, card numbers and personal information. You're still not safe using your own personal laptop or tablet, because a good hacker can snag your information using the public Wi-Fi. Only shop online from a private Wi-Fi connection.

• Keep your anti-virus software up to date

Otherwise, you leave yourself wide open to attacks and security breaches. Install a trusted software, and update it regularly. You should also keep your browser and operating system current with the most recent security patches. This might seem a little complicated, but most of this stuff updates automatically as long as you have the software in place.

• Trust your instinct

Treat smaller, lesser-known websites with suspicion. If a site looks outdated or poorly designed, proceed with caution. If you receive an email with a link to a website, never shop directly through that link – even if it is a big, well-known company. Instead, navigate to the site through your browser – either directly in the address bar or through a search engine.

Source: NerdWallet.com

You Go, We Go

When life takes you out of town, or just away from the credit union, you can take Edison Credit Union with you!

You don't have to visit our office when you take advantage of these account access services:

- Virtual Branch online banking with bill pay
- Mobility cellphone banking
- Nearly 35,000 surcharge-free Alliance One and CO-OP ATMs

Visit our website to enroll in our online and mobile banking services, or to find an ATM near where you live, work or play!

LOVE YOUR SAVINGS

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Edison Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved more than \$1.4 billion with Love My Credit Union Rewards discounts.

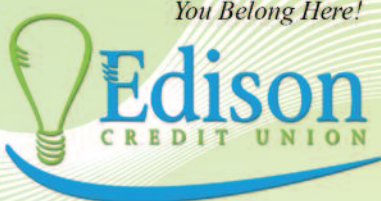
Along with lower loan rates and fewer fees, here are other ways you can save even more.

- ♥ Receive a 10% discount (a 15% discount for business members) on select regularly priced Sprint monthly data service.
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied and more.
- ♥ Earn cash back when you shop at more than 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



**This figure is based on individual roadside assistance plan.*



EdisonCU.com

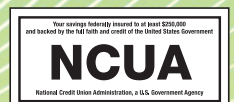
4200 E. Front St.
Kansas City, MO 64120
(816) 231-3380
(816) 483-8814 fax

Lobby Hours

Mon., Tues., Thurs., Fri. 8:30 a.m. to 5 p.m.
Wed. 9:30 a.m. to 5 p.m.

Drive-Thru Hours

Mon. through Fri. 7 a.m. to 5:30 p.m.



Federally insured by NCUA