



## Year-end is car buying season: How to get the best deal

The car buying experience doesn't have to be a painful experience. OTS EFCU partners with CU Direct Corporation (CUDL) to give our members the best car buying experience at the best loan rates. CUDL connects credit unions with dealerships in across the nation, including Hawaii.

You can access CUDL AutoSMART through the OTS EFCU web site. By coming to the CUDL AutoSMART website, (<http://www.cudlautosmart.com/home.aspx>) you have taken the first step in helping yourself to find a better deal on your next vehicle purchase. By taking advantage of the information and resources available on the web site we hope to make your auto buying experience easier and more satisfying.

When you are ready, visit your credit union and request to get pre-approved. Then ask them to recommend a CUDL AutoSMART dealer. Be sure to call the recommended dealer first and make an appointment with the CUDL contact to get the best service. Don't forget to mention your credit union recommended them.

**GET IN GEAR!**  
**AMAZING AUTO LOAN RATES!**

**5 years – 4.50% APR**  
**6 years – 4.50% APR**  
**\*7 years – 5.00% APR**  
 (\*minimum \$25,000)  
 \*APR=annual percentage rate

### TOP 6 THINGS TO DO BEFORE YOU VISIT THE DEALERSHIP

1. Go to [www.cudlautosmart.com/home.aspx](http://www.cudlautosmart.com/home.aspx)
2. Take the time to research - This will mean less time you have to spend at the dealership
3. Trade-in - Use the online Value Guides to get a good idea what it might be worth to the dealer
4. Financing - Know your credit union's lending rates
5. Budget - What kind of payment are you comfortable with and how that translates to the amount of vehicle you can afford
6. Appointment - Contact the dealer before you go. A confirmed appointment with the CUDL AutoSMART Dealer Representative is always your best choice

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# RATES

## LOANS

Sub Account	Approx. Term	Daily Periodic Rate	APR*
New Auto	60 Months	0.019041%	6.95%
	72 Months	0.021780%	7.95%
Used Auto	60 Months	0.021780%	7.95%
	36 Months	0.013699%	5.00%
Share Secured	120 Months	0.016438%	6.00%
	50% Share Secured		
12 Months	12 Months	0.023287%	8.50%
	36 Months	0.026027%	9.50%
60 Months	60 Months	0.028767%	10.50%
	Signature		
12 Months	12 Months	0.023973%	8.75%
	24 Months	0.026027%	9.50%
36 Months	36 Months	0.028767%	10.50%
	48 Months	0.030822%	11.25%
60 Months	60 Months	0.033562%	12.25%

## MORTGAGES

Please inquire at the credit union for rates

*Late charges: You agree to \$15.00 if any advance is past 15 days.  
Collection cost: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.  
Removal of collateral: You must notify the credit union prior to removal of any collateral from the island of Oahu.*

## SHARES

Tiers	Dollar Amounts	Apy**	Min. To Open
1	\$50 - \$999.99	0.10%	\$50
2	\$1,000 - \$4,999.99	0.15%	\$50
3	\$5,000 - \$9,999.99	0.20%	\$50
4	\$10,000+	0.25%	\$50

## CHRISTMAS SHARES

	Apy**	Min. To Open
	0.25%	\$0

## SHARE CERTIFICATES

Terms	Apy**	Min. To Open
6 Months	0.35%	\$500
12 Months	0.50%	\$500
24 Months	0.75%	\$500
36 Months	1.00%	\$500
60 Months	1.25%	\$500

## SHARE DRAFTS (CHECKING)

	Apy**	Min. To Open
	0.10%	\$0

## INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Terms	Apy*	Min. To Open
IRA Share	0.50%	\$500
36 months IRA Share Certificate	1.00%	\$500
60 months IRA Share Certificate	1.25%	\$500

\*Annual Percentage Rate (APR)

\*\*Annual Percentage Yield (APY)

Rates are subject to change daily without prior notice

Fees could reduce the earnings on the account for your share account

Early withdrawal penalties may apply for share certificates

**CONGRATULATIONS!**  
You've won a \$100,000 sweepstakes!

Is This For Real?



**TIPS FOR FRAUD PREVENTION**

- Be sure you know who you are dealing with. If you are not sure, check with the Better Business Bureau.
- Never give out personal information unless you initiated the situation.
- Be certain you fully understand any business agreement before signing up.
- Never allow someone to rush, threaten or persuade you to do something you don't want to do.

**NOT SURE IF IT'S FOR REAL, ASK!**

CALL Hawaii's Better Business Bureau

628-3950

on Oahu

1-888-333-1593

Toll free on Neighbor Islands

[go.bbb.org/hi-isthisforreal](http://go.bbb.org/hi-isthisforreal)

GET INFORMATION TO PROTECT YOURSELF OR A LOVED ONE AGAINST FRAUD.

This public service message has been brought to you by Hawaii Credit Union League & Hawaii's Partnership Against Fraud.

# Disney discounts for members!

The holiday season will soon be upon us and there is no better way to spend this special time of year than with your family at the Happiest Place on Earth! Get Away Today and OTS Employees FCU have come together to bring you the BEST prices for holiday travel to Disneyland.

With so many hotels offering 3rd or 4th night free specials exclusively to Get Away Today, your family can make holiday memories with your favorite Disney characters at a price you can afford! Disney's Halloween

Time (Sept. 12-Oct. 31) and the Holidays at the Disneyland Resort (Nov. 13 - Jan. 6) are spectacular. This year, catch everyone's favorite snowman, Olaf, in a seasonal display of the World of Color. Our special rates are subject to change and availability and will go quickly, so book your Disneyland Resort vacation



**OTS Employees Federal Credit Union**

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today! Be sure to mention OTS Employees FCU when booking. Call (855) GET-AWAY or visit [www.getawaytoday.com](http://www.getawaytoday.com).

As to Disney photos, logos properties: @Disney