

Visit Us Where You Work

Baptist Health System
820 Prudential Dr, Ste 604
Florida Blue
532 Riverside Ave
Mayo Clinic Area
4230 Pablo Professional Ct

Memorial Hospital | HCA
3625 S. University Blvd
St. Vincent's HealthCare
1 Shircliff Way
UF Health Jacksonville
530 W. 8th St, Tower 1

Or... Where You Live

Southside Main Office
9790 Touchton Rd
Jacksonville, FL 32246

Arlington
6131 Atlantic Blvd
Hammond, LA
2739 W. Church St

Mandarin
8367 Baymeadows Way

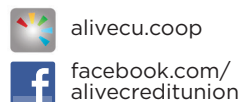
Westside
3003 Lenox Ave

Or... Where You Travel

Over 5,000 branches nationwide!
co-opcreditunions.org



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- Flexible terms
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First payment may be deferred up to 90 days and is dependent upon when your loan closes, your deferment may be 90 days or less. Interest continues to accrue during deferred payment period. Offer applies to new or used vehicles and vehicle refinances currently financed at another financial institution. Offer does not apply to vehicles financed through indirect lending program or those already financed with Alive Credit Union. Terms and conditions apply.



**with NO PAYMENTS
until 2015!**

See back page for details.



The Bottomline

Fall 2014 Member Newsletter

Show off your favorite picture on your Alive Debit Card!

Create your own customized debit card by either uploading an image from your computer, Facebook, Instagram, Picasa, Flickr, Dropbox, or OneDrive, or use an image from our online library.

You can also add a security image of yourself to your personalized card for additional identity protection.

It's easy to personalize your Visa Debit Card and/or add a security image, just visit livecu.coop or download our **Spark My Card** iPhone or Android mobile App.



Improving your Credit Health

Raising your credit score doesn't take a lot of effort but does require time before there's incremental improvement. If a major purchase is in your future, now is the time to make a few changes that can greatly enhance your score over the long run. Besides helping with your loan approval, a better score will save you interest expense since loan rates are typically based on credit ratings. Regardless if you want to establish, maintain or improve your credit, Alive can help.

If you have no credit or a low score, our Credit Builder loan will help boost your rating. We'll put the loan proceeds in your share account and when the loan is repaid you'll still have the money in your account. We also offer a First Time Buyer auto program and we'll reduce your rate when your credit score improves.

For those with credit, open a line of credit or VISA with Alive and we'll periodically raise your limit. You'll want

to be careful though not to carry a balance greater than 10 - 15% of your limit. This goes for all your revolving credit. And avoid closing any of your accounts since this will reduce your available credit which is an important component of your credit score.

Make sure your payments arrive on time. One late payment can have a substantial impact, dropping your score by as much as 15%, plus you'll likely pay a late payment fee.

Taking out a credit union loan is an excellent way to maintain or improve your credit score, and with our exceptionally attractive rates, there's never been a better time to borrow from Alive. We have plenty of money to lend for autos, homes, and other worthwhile purposes. Take the time today to come in and talk to us. With a clear picture of your financial habits, we can share with you many other ways to improve your credit score and put money back in your pocket too!

Earn Cash Back with Love to Shop

Love to Shop is a fun and easy for Alive Credit Union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

Shop using your credit union credit card and save even more money with the great low rates!

To learn more about Love to Shop or to register for free, visit

 LoveMyCreditUnion.org.



FRIDAY, OCTOBER 24, 2014

11AM-2PM



OUR ANNUAL WELLNESS FAIR RETURNS IN OCTOBER

Join us Friday, October 24th at our Touchton Road main office for free shredding, blood pressure screening, glucose & BMI screening and much more! Visit livecu.coop for full details.

International Credit Union Day®
OCTOBER 16, 2014
Connect Using #ICUDay

Across the country,
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At more than 5,000 branches and over 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at your home credit union.

That's because we're part of the CO-OP Shared Branch network. So you can make deposits, transfers and account inquiries, and get person-to-person assistance with your accounts, even when you're far from home. Simply look for the CO-OP Shared Branch logo. Finding the nearest branch is easy with locator tools that include phone, mobile app and Internet.

Just visit co-opsharedbranch.org or call 1-888-SITE-CO-OP.

JINGLE JINGLE All The Way

Congratulations to our 2014 Christmas Club Savers. Your balance will be transferred to Regular Savings on November 1.

It's never too early to open your 2015 club account. Enjoy stress-free shopping and avoid the post-holiday credit card blues. Open yours today!

