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**Westside**  
3003 Lenox Ave

# Behind the Numbers

## What Does (and Doesn't) Affect Your Credit Score

When you apply for a mortgage loan, your credit score is a major factor in determining the type of loan and the interest rate you'll get. Because automated underwriting is so prevalent today, your credit score really affects whether or not you'll qualify for a home loan.

### There are 5 major factors that affect your credit score:

- 1 Whether or not you pay your bills on time.** This includes mortgage loans, car loans, credit cards, and any other loan that shows up on your credit report.
- 2 Loan balances.** The total amount you owe is taken into account when evaluating whether or not you will be able to take on additional debt.
- 3 Amount of time you have had credit.** Someone who just got their first credit card and has no other credit history will have lower points for this factor than someone who's been paying on time for several years.
- 4 New credit.** Too much recent credit, even if you have a long credit history, is a warning sign to lenders.
- 5 Account mix.** Is it completely credit card debt, or do you also have a mortgage loan, a car loan and a department store account? The more variety, the better.

### To a lesser degree, your score also takes into account the following:

- The amount of time you've lived at one address;
- The amount of time you've worked at one place; and
- Homeownership. Homeowners get more points because they are considered a better credit risk (another reason to consider homeownership if you rent!).

As you can see, the best way to get a high credit score is (surprise, surprise) to earn it! By paying all bills on time and using credit responsibly, you demonstrate the fact that you're a good credit risk . . . and in return you'll get the lowest rate possible on your home loan.

**Call our loan department with your credit questions, and when you are ready to apply for your mortgage!**



## HOLIDAY CLUB!

Start saving now, enjoy stress-free shopping and avoid the post-holiday credit card blues. Open yours today!

Attention, 2016 Holiday Club Savers,  
your balance will be transferred on

**November 1.**

**Talk about savings.**

Say hello to the Sprint Credit Union Member Discount.

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On select regularly priced Sprint monthly data service.

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Learn more

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Credit union membership validation is required.

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Activ. Fee: Up to \$35/line. Credit approval req. Early termination fee (sprint.com/etf). After 14 days, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CL Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Business Share Plan, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other terms: Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/sprint for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



*Bank Healthier. Live Happier.*

\*APR equals annual percentage rate.

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*Bank Healthier. Live Happier.*

**The Bottomline**  
**Member Newsletter**

# DRIVE AWAY With Savings!

**Black Friday** isn't just a day for deals on electronics, clothes, and toys, research shows the day after Thanksgiving may be the best day to purchase a new car too.

By reviewing day-by-day car pricing over the past several years at dealerships nationally, analysts found that discounts and promotions offered by auto dealers as well as incentives offered by manufacturers on Black Friday are, on average, the biggest day of the year.

On a typical day, consumers pay about 5% less than sticker price; however, when purchasing a vehicle the day after Thanksgiving, consumers' average a savings of about 7.5%.

## IT'S THE BEST KEPT SECRET

**Why the 50% increase in savings when purchasing on Black Friday?**

According to the study, dealership traffic on the day after Thanksgiving isn't all that different than a typical shopping day. TrueCar.com credits the fact for the push to increase sales on a day when so many consumers are already out shopping. They're looking to get a piece of the Black Friday shopping frenzy!

Additional theories as to why Black Friday is the best day to buy a car include the relativity of Thanksgiving's date to the end of the month, as well as pressure many dealers are under to clear out their current year inventory by year-end. Those cars become much harder to sell after December 31st - when they become "last year's" model.

## YOU CAN'T GO WRONG

Don't want to wait until Black Friday? You can't go wrong when you call your Car Guys at Alive to help you buy and finance your next car. They'll help you get a good deal 365 days every year. Combine that with our low-rate financing and you can't lose.



## HOME EQUITY LOANS

Your home's equity can be one of the most affordable ways to borrow. With no closing costs and our low rates, there's no better time than now to apply. And, with local underwriting and processing, you won't have to wait weeks for a decision or your money. The equity in your home can be used for home improvement, debt consolidation or any other worthwhile purpose. It's your choice! Stop in, call or visit us online to learn more and apply today!



## MOBILE BANKING



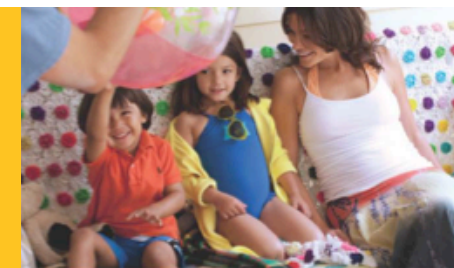
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FOR AS LOW AS  
**\$9.73\* A MONTH**

*Exclusive for credit union members*



### What is life insurance?

Life insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. Life insurance helps provide peace of mind, knowing that your beneficiaries will receive money, when they need it most.

- Provides cash for daily living expenses
- Funds your children's education
- Meets monthly mortgage payments

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