

Visit Us Where You Work

Baptist Health System
820 Prudential Dr, Ste 604
Florida Blue
532 Riverside Ave
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



NMSL #- 422880

On Social



On the Go



National Network of ATMs
CUHERE STAR Plus

24-Hour Audio Response
904.296.1292, opt 2

STRETCH YOUR IMAGINATION.

HOME EQUITY LINE OF CREDIT

Introductory rate of

2.99% APR*

For six months. Prime + 0.75% thereafter.

LIMITED TIME OFFER



*APR = Annual Percentage Rate. Introductory interest rate of 2.99% for the first 6 months is effective March 1, 2017. Not all borrowers will qualify for the lowest rate. After the first 6 months, the rate will be as low as Prime Rate plus 0.75%. The minimum rate after the first 6-month promotional period is based on the Prime Rate as published in the Wall Street Journal on the first day of the month (December 1, March 1, June 1, and September 30,000 minimum credit line required. Closing costs waived include appraisal, title search, flood certification, recording fees. Offer is subject to change without notice. **Over 90% CLTV = 1.00% increase in qualifying rate. **Consult your tax advisor. This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender.

Give us a call:
904.296.1292



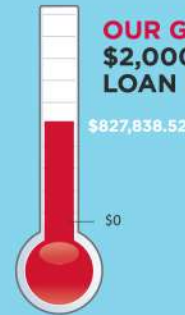
Plan The Ultimate Family Summer Vacation – Together!

Planning the ultimate family vacation can be quite a challenge. This is especially true when you're trying to fit in the best attractions and give your kids the vacation of a lifetime while staying within a budget.

How can you accomplish all that and still keep your kids happy?

The solution is simple, yet brilliant: Have a family meeting, set a budget and let your kids be a part of planning that vacation! This way, they'll be the ones making many of the choices, thus eliminating the usual complaints and groans about your chosen attractions. Plus, your job will be that much easier. As an added bonus, your kids will learn invaluable lessons about budgeting and making choices.

For a little extra help with your planning, be sure to check out our low-rate Vacation Loans. With payments as low as \$20 a month per \$1,000 borrowed, your family can be on their way to planning the ultimate summer vacation.



OUR GOAL:
\$2,000,000 IN LOAN SAVINGS

\$827,838.52

50

Our goal is to save our members \$2 Million in interest and fees this year so they can have more for what makes them happy.

See how much we can save you at:
healthierbanking.com



The Bottomline
Member Newsletter

Member Perks: Taking Full Advantage of Alive CU Membership

You know we offer competitive rates on loans and deposits, and you may swing by from time to time to deposit a check or make a change to your account, but did you know we also have the following services available for use?

A beautiful main office lobby complete with WiFi and Internet Cafe - come by to catch up on work, connect with other members, or just have some time to yourself.

- Coin counter
- Notary services
- Meeting room available for reservation
- Coffee bar
- 24-hour ATM

Make sure you're taking full advantage of your membership with Alive; stop by our main branch today to use any of these complimentary services available to you as a member-owner.

GET YOUR MORTGAGE PAYMENT IN SHAPE

SAVE UP TO **\$14,287**

Lower your payment!



5 MUST-DOS BEFORE HOME SHOPPING

You've committed to making your dream of home ownership a reality, meaning all you have to do is live out your HGTV fantasy and start picking out the perfect house, right? Unfortunately the road to a new home is a long one, particularly you're a first-time homebuyer and unfamiliar with the buying process. The good news is there are several steps you can take proactively to get a head start and make the mortgage process a smooth one:

- 1 Shape-up your credit score.** A good score is the key to lower monthly mortgage payments. Check your score to make sure there aren't any issues caused from identity theft, or there are no outstanding collections you were unaware of. Resolve any issues you find, and steer clear of applying for credit one year before you begin applying for financing.
- 2 Know what you can afford.** A good rule of thumb is your mortgage payment should not exceed 30% of your gross monthly income. Play with online mortgage calculators and account for taxes, utilities, and insurance to get a clear picture of what you may be spending each month.

Friendship Is Rewarding.

You know you can count on your credit union to give you helpful financial information, save you money on interest and fees, and deliver a great service experience. Don't you want to share those same benefits with a friend? You get rewarded when you do! Refer a friend to open a loan or checking account at Alive and you'll BOTH receive \$25.



Just print a Referral Rewards Card, fill out your information, and tell your friend to give it to their Member Service Representative during the account or loan opening process. Our team will take care of the rest!

Sharing is caring, so share your benefits of membership at Alive with someone near and dear. Learn more about our referral program at alivecu.coop or contact your local branch for more information.

Referral must result in a new member opening a primary savings account with a minimum opening balance of five dollars and a checking account or approved loan. Subject to new membership and credit eligibility requirements. Existing primary members and joint owners opening a new membership do not qualify as a new member. Alive Credit Union reserves the right to disqualify any referrals that do not meet set guidelines or in circumstances where Alive CU reasonably believes that referrals were not sent in good faith. The recipients are responsible for any federal, state, or local taxes on the reward items if applicable. Reward credits will be posted to each member's primary savings within 45-days after all requirements have been met. Must be 18 years or older to participate in the referral program. Offer not available to Alive CU employees. Alive CU reserves the right to end this program at any time. Additional restrictions may apply.

INTRODUCING THE PAYMENT DIET SLIM DOWN YOUR AUTO LOAN PAYMENT FOR A HEALTHIER BUDGET

- Up to 90 days no payments
- Even more discounts for automatic payment
- Flexible payment options
- Quick and local approvals

WE'LL BEAT
YOUR CURRENT
AUTO PAYMENT OR
WE'LL GIVE YOU

\$100

PLUS, NO PAYMENTS
FOR UP TO 90 DAYS!

*Subject to credit approval. The rate you qualify for will depend on credit score, age of collateral, and LTV. Terms may be extended to lower payment. Loans must be in good standing to be eligible. Alive Credit Union's Beat Payment program is meant to save the member money; however, the rate offered to each member will not go below the member's qualified rate. In the event your refinancing is approved and Alive cannot lower your current payment, the credit union will deposit \$100 to your share account within 30 days of application. First payment may be deferred up to 90 days and interest will accrue during the deferred payment period. Loans currently financed with Alive are not eligible for this offer. Rates subject to change without notice. Offer valid through June 30, 2017. Please contact the credit union for additional information. Membership required.

- 3 Save up.** With the exception of Veterans Affairs (VA) loans, plan to save 3%-20% of the purchase price for down payment. Don't forget to include a couple thousand extra dollars to cover closing costs.
- 4 Get organized.** From pay stubs to tax returns, make sure your personal financial information is put together and easily referenced.
- 5 Get a mortgage pre-approval.** In order to be taken seriously by a real estate agent, the most important thing to have ready to go is financing. Don't forget, Alive is here to help whenever you're ready! Check out our mortgage loan options online, or contact our Mortgage Loan Manager to set up an appointment for more information.

Contact: Ken Galliher, Mortgage Loan Manager, at (904) 296-1292 Ext. 7493 or email him at kgalliher@alivecu.coop.

