

# Drive Your Loan to Us!

Refinance Rates as Low as **2.74% APR\***

If you purchased your vehicle before loan rates dropped so low, you probably are wishing you had lower payments. Now you can, when you refinance with **CORE Credit Union**. Get these special rates before they're gone!\*\* Plus you'll get the exceptional service and personal attention you've come to expect from **CORE**.

\*APR=Annual Percentage Rate. \*\*Offer good on auto and auto RV loans currently financed through other lenders. CORE Credit Union auto/RV loans not eligible for refinance.

In case you didn't know CORE also finances Motorcycles, Jet Skis, Boats, ATV's, Campers and Motorhomes. So if it's something recreational that goes on land or water, we have a loan for it.

**BUYING?** Apply online or call CORE before you go shopping to get pre-approved and speed up the time it takes to get your new toy.

**REFINANCING?** Credit Union members get the same low rates on RV's as they do for car loans (see above). So contact CORE to see how much lower your payments can be.



### Traveling this Summer?

If so, please contact CORE and let us know. Your CORE Credit and Debit Cards have fraud monitoring in place. If these systems recognize unusual spending patterns or out of town purchases, they may cause your card to have a freeze on it until the purchases are verified as yours.

### Have You Moved, Changed Emails, or Phone Numbers?

Don't forget to let CORE know anytime you have an address, phone number, or email change. Being able to contact you is important. This way you will continue to receive information on our new deposit products, or low money saving loan rates. Also, having your phone number will help us reach you in the event of a financial emergency.

the  
**411**

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#### Financial Facts as of 5/31/2013

Assets:	\$57,501,554
Loans:	\$44,742,760
Shares:	\$51,647,035
Members:	8,579

#### Office Closings

Independence Day	July 4
Labor Day	Sept. 2





**Service Locations**

43 North Main Street  
Statesboro, GA 30458

100 Brampton Avenue,  
Statesboro, GA 30458

17740 U.S. Hwy 80 East  
Brooklet, GA 30415

27205 U.S. Hwy 80 West  
Portal, GA 30450

912-764-9846

1-877-267-2673

912-764-5386 (Fax)

1-800-318-1413 (Fax)

**ATM Locations**

Main Office

Main Street Village

Brooklet Office

Portal Office

Russell Union Bldg. (GSU)

**Mailing Address**

P.O. Box 1987

Statesboro, GA 30459

**Email Address**

core@corecu.org

**Lobby Hours**

M, T, Th, F 9am-6pm

Wednesday 9am-1pm

**Main Office**

Drive Thru Hours

Mon-Fri 8am-6pm

Saturday 8:30am -12 noon

**CORE Credit Union Privacy Policy**

Rev. 07/2013

**FACTS**

**WHAT DOES CORE Credit Union DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and payment history</li> <li>■ credit scores and credit history</li> <li>■ account balances and transaction history</li> </ul>
<b>How?</b>	All financial companies need to share members personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members personal information; the reasons CORE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CORE Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call 912.764.9846 —our menu will prompt you through your choice(s) or
- Visit us online: [www.corecu.org](http://www.corecu.org)

**Please note:**  
If you are a *new* customer, we can begin sharing your information 10 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing.

**Questions?** Call 912.764.9846 or go to [www.corecu.org](http://www.corecu.org)

**Who we are**  
Who is providing this notice? CORE Credit Union

**What we do**  
**How does CORE Credit Union protect my personal information?**  
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does CORE Credit Union collect my personal information?**  
We collect your personal information, for example, when you
 

- open an account or apply for a loan
- pay a bill or give us employment or contact information
- authorize a debit or credit to post to your account

 We also collect your personal information from others such as credit bureaus, affiliates, or other companies

**Why can't I limit all sharing?**  
Federal law gives you the right to limit only
 

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

 State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**  
Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Our affiliates include financial companies, such as data processing, check clearing, and an ATM network company.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Nonaffiliates we share with can include insurance, investment, mortgage, and business service companies.</li> </ul>

**Joint marketing**  
A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
 

- Our joint marketing partners include credit card, debit card, insurance, and investment services.

**Other important information**