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Message from the CEO



Patrick Redo

We expect to break ground mid-year and expect to be fully functional in our new building by December 1, 2015. Our business continues to be about relationships and our new facility will offer a much more secure location for private counseling as well as a secure and comfortable place to sit down and have a coffee. The Team is so excited to be in a location that represents our vision and mission. Visit us at www.alluscu.com/newlocation.cfm to look at our design. We will be throwing a huge grand opening party in early 2016!

allU.S. has the potential to become something special. We have focused on reaching that potential and on creating one of, if not the most vibrant and impactful financial institutions on the central coast. A lot of strategies will be implemented in 2015, to better serve you and offer the products and services you want!

We have come a long way in a short period of time, and yet our vision challenges us to go even further. We are motivated and inspired to welcome change, embrace new challenges and strive to make Salinas a Better Place to Live and Work. Thank you for your continued trust and confidence in allU.S. Credit Union.

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Congratulations to Dana Seay and Stephanie Mason!

These individuals have shown great leadership and management skills and we are pleased to recognize them for their well-earned promotions.

Dana was promoted to Operations Manager and will be responsible for directing the member service activities for the credit union. Dana has an outgoing personality and her desire to put the members' needs first has made her a favorite with the membership at allU.S.

Stephanie has been promoted to Business Development Officer and will be responsible for enhancing awareness of the Credit Union's products and services and maintaining a visible profile in the communities we serve. Stephanie's experience and passion to help members in any way possible make her a tremendous asset to allU.S. Credit Union.



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Is 0% Financing Too Good to be True?



Tempted by Auto Dealer Loan Rates?

Don't Bite!

You might be surprised to learn you're not saving money at all.

[View details](#)



Get pre-approved, choose your car, and drive today!

Because many auto dealers are offering financing, you may be confused and wondering if this rate is too good to be true? Unfortunately, in many cases the answer is yes.

The problem with 0% financing is that not every potential car buyer qualifies for this super-low financing. You may be surprised to learn that even if you do qualify for 0% financing, it could cost you more in the long run. If the dealer offers you the choice of 0% or a cash rebate, taking the rebate and financing through allU.S. Credit Union could save you money – even if the rate is a little higher. Let's do the math:

	Dealer Financing	Credit Union Auto Loan
Vehicle purchase price	\$20,000	\$20,000
Cash rebate	\$0	\$3,000
Amount financed	\$20,000	\$17,000
Interest rate	0% APR	2.49% APR
Term of loan	48 months	48 months
Monthly payment	\$416.67	\$372.46

- allU.S. has the funds and healthy relationships with car dealers to make the loans.
- You have a better chance of having your loan approved if you have credit problems.
- You start off with a lower loan amount if you take the rebate, saving you money in finance costs.
- You could get lower monthly payments with allU.S., because low auto loan rates are available for loans with longer terms as well as shorter ones.
- You may save money on the total cost of the loan, because allU.S. doesn't charge application fees or prepayment penalties.

As we pointed out above, you'll actually save more by taking the dealer's rebate and financing your vehicle purchase at allU.S. Credit Union. An informed buyer is definitely the best buyer!!! To learn more about vehicle financing or to apply for your low-rate auto loan, visit us online at www.alluscu.com/loans.cfm or speak to Robin or Stephanie at the branch.

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Member of the Quarter



Anna Salas

I have been a member of allU.S. Credit Union since 2013.

WHAT DO I LIKE THE MOST ABOUT allU.S. CREDIT UNION?

I have found the staff to be consistently helpful, friendly and professional. I especially appreciate that they recognize me and call me by name when I come in to the branch.

HOW IS allU.S. CREDIT UNION POSITIVELY DIFFERENT THAN OTHER BANKS?

The staff is what makes allU.S. positively different. They treat me like a personal friend and give me personal attention whenever I have questions. I enjoy coming in and doing my banking business.

I am proud to be a member of allU.S. Credit Union!

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allU.S. Credit Union Makes it Easy to Bank in your Briefs!

You can take advantage of online banking with allU.S. Credit Union from the comfort of your own home...

Online Bill Pay in your briefs...
Mobile Banking in your most intimates...
 Review your **eStatements** in your eSkivvies...
Mobile Deposits while wearing your drawers...



Get more banking done without coming into the branch...clothing optional!

- Stress free bill pay
- Check account balances and transactions
- View and reconcile statements online
- Mobile Deposit
- Verify deposits
- View check images online
- Transfer funds between accounts
- View account history
- View ATM/debit card transactions
- Check your loan balances and loan payment information

FIRST 100 MEMBERS THAT SWITCH TO ONLINE BANKING RECEIVE A PAIR OF allU.S. BOXERS!

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Web Hunt 2015

allU.S. Credit Union is hosting its 1st Annual Web Hunt!



Scavenger Hunt

Find the clues placed throughout our website. Enter to win great prizes!



Get out your notepad and magnifying glass, and take a few minutes to explore the website. Visitors of allU.S. Credit Union's Website can participate and win amazing prizes. In order to demonstrate how our electronic services can be used simply and conveniently, we have strategically placed Web Hunt icons on multiple pages throughout our website. Find all 8 icons, answer the questions, and be automatically entered to win a great prize. But act fast...The Web Hunt ends June 15, 2015.

Find clues hidden throughout our website. Find these icons to reveal a clue. Enter by clicking on the clue and answering the questions. You will automatically be entered in a drawing to win a great prize. Enter as often as you like!

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Thank you for participating in our 2015 Member Survey



A sincere thank you goes out to our members for completing the membership survey. We value your opinions, both positive and negative. Your feedback is what helps us to serve you better.

Just for completing the survey you were entered to win a \$50 gift card.

Now that the responses have been tallied the lucky winner will be notified in April.

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