

cu**wireless**

is a safe, secure way to save on cell phones and it's for credit union members only



- **Free phone** with 2-year contract or \$20 without contract
- **Plans starting at \$9.99 per month**
- **No long-term contracts required**
- **Keep your existing mobile number**

Credit Union account restrictions apply.

Start saving today! Order online at cuwireless.com or call 877.818.3656

Overwhelmed By Payroll?

Co-operative Payroll offers a robust payroll and HR system that provides personalized service and high-tech tools in a package customized to meet your individual needs and your budget.

We Have The Solution.

Learn how Co-operative Payroll Services can help you at **503.375.2437** or cooperativepayroll.com.

Co-operative | **PAYROLL**
SOLUTIONS, LLC



What Does Your Car Mean to You?

Your car: Maybe it's just a way to get to and from work. Or maybe it's where the family comes together for long vacations. You might use it to get away from it all or to get back together with your loved ones. Whatever your car is to you, there is one thing it shouldn't be, and that's a waste of money.

At Maps, we are committed to helping you make smart financial choices. We are particularly proud of how we accomplish this with our auto loans. When you are ready to purchase a new vehicle, a few steps before you buy can help you make the right choice.

First, decide how much you can afford. Consider more than just the monthly loan payment. A new car may also mean higher insurance costs. Maps Insurance representatives can help you compare different cars and types of coverage, even if you aren't yet a client. Find out more about our agents at mapsco.com/personal_insurance.html. You also want to look at the length of the loan and the total price—a low payment means little if you are still paying on the car six years later.

Once you know your budget and the type of car you want, stop by Maps to get preapproved for your loan. That will save you time in the dealership once you and the salesperson agree on the price. You'll have much less paperwork to fill out before you get to drive away in your new car!

Maps can also help if you don't feel comfortable negotiating with a salesperson. Our Auto Buying Program can match with a dealer representative during your preapproval process—just let your loan representative know what

Leadership
Voices



Toni Silbernagel,
VP of Consumer
Lending

type of car you are looking for to be matched with one of our hand-selected partners. We have picked the local car dealers we trust and endorse to be part of this program. You receive a no-haggle price when you work with your assigned representative at the dealership.

For years, auto loans have been the backbone of our consumer lending suite. However, we know that many of our members go to dealerships that don't have a direct lending relationship with Maps and thus have auto loans at other financial institutions. If you have your loan at another bank or credit union, our Save a Million with Maps program is designed just for you. From now through the end of September, you can refinance your loan at Maps with a low rate and prepare for your next car purchase with a special savings account.

You can then save that money in a special account, maybe for the down payment on your next car. For example, if your refinance with Maps saves you \$40 a month on your car payment, you can put up to \$40 in your special savings account each month. Over 36 months, that \$40 (plus dividends earned) could give you a down payment of about \$1,500 for your next car, which could cut your monthly payment by about \$30. Learn more about this program on the back cover of *Directions* this month.

We are passionate about our role as your financial partner and appreciate you letting us work with you to find the smartest financial choices. Let us know how we can help you get into your next new vehicle, or of any other lending questions you may have. ●