

Cyprus Credit Union will be closed in observance of:

Memorial Day
Monday, May 30th

Helping the members of Cyprus Credit Union secure their financial future.

creditalk

*Spring Edition
April 2016*

Banking on the Go

At Cyprus Credit Union, we are always working to ensure that our home and mobile banking systems are safe, secure, and more convenient than ever before. Best of all, these services are free to all members. If you aren't using them already, listed below are some of the benefits that come from taking advantage of home and mobile banking.

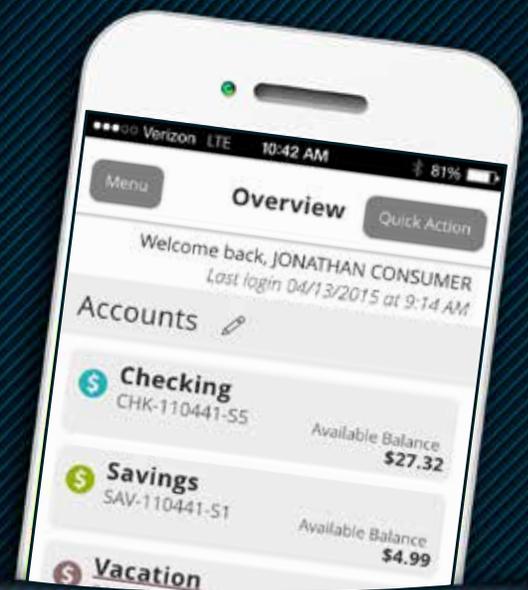
Save Time

Mobile banking is like having a branch that is open 24 hours a day, 365 days a year. Download the app to view account balances, make transfers, deposit checks, and make bill & loan payments all from the convenience of your mobile device. Mobile banking has the same features as our home banking system making it an easy transition no matter which method you use.

Save Paper

With e-Statements, you can access your monthly statement securely in the home banking system eliminating the clutter and waste from paper statements. These PDF documents can be saved for your personal records or accessed from your computer, tablet, or smart phone wherever you are. A notification will be sent to you once a new e-statement is available to view. To make the switch from paper to e-statements, choose "account preferences" under the "preferences" tab in home banking and select the online option.

continued on next page



...continued

Save on Rates

You can now apply for our low-rate personal, auto, or HELOC loans and credit cards directly in the mobile banking app. The mobile application will pre-populate your information making the submission process quick, easy, and accurate. Find out what you can afford before you buy and get quick pre-approvals while you shop. The loan application forms can be found in the "apply for a loan" section under the "services" tab.

Save Money

Avoid pesky late fees and never miss a payment by using bill pay in home or mobile banking. With bill pay, you can set up one-time payments, recurring payments, view pending payments, review payment history and more. There's also the option to set up reminders for upcoming payments and notifications once a payment clears. You can find the link to the bill pay system under the "transactions" tab on the home banking site.

To download the app, visit either the Apple App Store or Android's Google Play on your device and search for Cyprus Credit Union.

Apple App



Android App



Saving Green for Earth Day

With Earth Day right around the corner, it is a great time to examine your lifestyle and see if there are any small changes you can implement to help make a difference.

Here are some easy ways to save a little green while going green this Earth Day:

Ditch the Disposable Water Bottle.

Did you know that more than half of all bottled water comes from the tap? That means you are potentially paying for the water that is already available in your home. Additionally, the waste from water bottles is a major source of pollution. If you aren't a fan of the taste of your tap water, try purchasing a filter for your faucet and a reusable water bottle. While it's more of an upfront cost, you will save more in the long run by not purchasing disposable plastic bottles.

Save Water

Turn off the water while you brush your teeth. Cut your showers down to ten minutes. Only run your dishwasher and washing machine when they are completely full. Replace older toilets with ultra-low flush models. Any one of these options could potentially save hundreds of gallons of water and a little money on your water bill each month.

Flip the Switch.

Your electrical devices are always using energy, even when they are turned off. The best way to help reduce this is to either completely unplug things when you're not using them or purchase a power strip that can be easily switched on and off. Also, make it habit to turn off the lights when you leave a room and consider switching to energy efficient light bulbs.

Go Paperless.

Switch to e-Statements to eliminate the waste that comes from paper statements. Simply log-in to home banking and choose "account preferences" under the "preferences" tab and select the online option. You will receive an email notification each month when your statement is available online. The statement is available in PDF form, so you can save it to your computer or access it from any smart device using mobile banking.

