

MCCU News

A PUBLICATION FOR THE MEMBERS OF MATADORS COMMUNITY CREDIT UNION



AUTOLAND
SHOP SMART. DRIVE HAPPY.

**Buy a Car, Finance with MCCU
and get \$100 Cash Back!**

Your time is valuable and there's no reason for you to spend 4-5 hours haggling at a dealership when you can:

- ▶ Secure the same manufacturer incentives dealers are offering.
- ▶ Let Autoland handle everything to get you into a new or pre-owned car.
- ▶ Coordinate your car loan - with rates as low as **1.99% APR¹** - and deliver your new car to your home, office, or the credit union. They'll even take your trade-in!

Get Pre-Approved Before You Shop!

Simply complete our easy online loan application by visiting matadors.org or call us at **818.993.6328**.

Hurry! This special offer ends April 30th!

Make car buying easy - start your car search online at matadors.org or call 800.234.6999 today to work with an Autoland personal consultant.

¹ APR=Annual Percentage Rate. Rates as of 11/1/16 and are subject to change at any time. Must meet credit and income criteria. Rate quoted is the preferred rate for a new or used auto loan with a 66-month term. Subject to credit approval and membership eligibility. Other rates and terms available. Sample payment: \$320.19 (based on 66-month new or used auto loan, \$20,000, 1.99% APR). Refinancing of existing MCCU Auto Loans not eligible. Rate reflects Automatic Payment discount of .50% and Platinum Membership discount of .50%. Restrictions may apply. Membership required.

Autoland auto buying service not available in all states. Autoland provides car brokering services in the following states: Arizona, California, Nevada, Oregon, Washington and Idaho. Additionally, Autoland has affiliate partners that provide car brokering services in the following states: Connecticut, Florida, Georgia, Massachusetts, North Carolina, New Hampshire, Rhode Island, South Carolina and Tennessee.

\$100.00 bonus cash offer valid 3/1/17-4/30/17. To qualify for this offer, a new or pre-owned vehicle search and MCCU auto loan must be initiated by 4/30/17 and finalized no later than 5/15/17. MCCU will deposit \$100.00 to your primary share account within 45 days of your auto loan funding. Offer subject to change or end without notice and other restrictions apply. Please speak with an Autoland Service representative for complete details.

NEW! EMV Chips for MCCU MasterMoney™ Check Cards!



MCCU members who currently have a MasterMoney Check/Debit Card with us will soon receive your new MasterMoney Card that will have the new EMV chip. You will also enjoy a fresh, new design for your consumer and/or business card! The new EMV MasterMoney card provides an added layer of protection for your purchases.

What is EMV?

EMV stands for EuroPay, MasterCard, and Visa. It represents the microchip technology in your card that increases security to help prevent fraudulent transactions. This technology originated in Europe and is coming to you in this new card.

How does EMV work?

The microchip in your new EMV card provides dynamic data that creates a one-time use authenticator, which changes with each transaction. Additionally, a microchip is much more difficult to replicate or counterfeit than a card with just a magnetic strip.

Do I need to do anything?

Your card number will not change. However, your new EMV card has a new expiration date. So if you have automatic payments set up through your check card, you will need to update the expiration date with the merchant/vendor. You will also need to activate your new card - instructions to do this will accompany your card.

How do I use my new card?

While EMV cards are widely accepted throughout Europe, many merchants and retailers in the United States are still working to update their payment terminals to process EMV card transactions.

When using your EMV card, if the merchant does not have the proper terminal, you will swipe your card and process the transaction as you currently do using the magnetic strip. If the merchant has the proper payment terminal, you will be prompted to insert your card into the terminal. Your card will be kept safely inside the terminal while the microchip is authenticated and the transaction is approved. Completing the transaction depends on the merchant and the payment terminal. You may be required to sign or enter a PIN. Then, simply remove your card from the terminal and you're done!

Does my MCCU Credit Card have the EMV chip?

MCCU Credit Cards already have the EMV chip on them. If you don't have a credit card with us, but want to consolidate higher-rate cards or get a card with a fantastic rewards program, apply online now at matadors.org - look for the blue "Apply for a Credit Card" button!

For more information or if you have any questions, please contact us at **818.993.6328**.

HOLIDAYS

MCCU branches will be closed in observance of:

- **Memorial Day**
Monday, May 29
- **Independence Day**
Tuesday, July 4

ATM LOCATIONS

Northridge
Matadors CCU ATM
9401 Reseda Blvd.

Chatsworth
Matadors CCU ATM
20045 Prairie Street

There are over **30,000**
No-Fee CO-OP ATMs
you can use, including
these local ATMs:

7-Eleven Stores
CO-OP ATM

Costco
CO-OP ATM

Granada Hills
First Financial FCU CO-OP ATM
18127 Chatsworth St.

Woodland Hills
Logix FCU CO-OP ATM
21555 Oxnard St.

Thousand Oaks
Pacific Oaks FCU CO-OP ATM
3366 Thousand Oaks Blvd.

Simi Valley
Logix CU CO-OP ATM
153 Cochran Street

Stevenson Ranch
Wescom CU CO-OP ATM
24939 Pico Canyon Rd.

Santa Clarita
California CU CO-OP ATM
23626 Valencia Blvd.

Oxnard
Ventura CU CO-OP ATM
2889 W. 5th Street



MCCU News is published for MCCU members and is distributed with the understanding that it does not constitute legal, accounting, or other expert advice. Such assistance should be sought from professionals in those fields. Information in this publication is current as of the date the issue was printed.

Refer a Friend and Earn up to **\$75**

*Wouldn't it be nice to have extra
cash in your pocket?*

All you have to do is tell your friends, family members, neighbors and co-workers about MCCU! If they join and open any of the following services, you can each get up to \$75!

- ▶ New MCCU Checking Account with a MasterMoney Check Card or Direct Deposit (minimum \$500 monthly) - \$25 each!
- ▶ New Share Certificate (new money only)- \$25 each!
- ▶ New Loan (except Advance Pay & Credit Card. Loan must be approved and funded) - \$25 each!



We will deposit a \$25 bonus to their Primary Savings account and a \$25 bonus into your Primary Savings account, for a maximum of \$75 each!

Refer a Friend Today!

Online: matadors.org/membership/refer.php

By Phone: Call us and we'll send you a form.

In person: Visit a branch during business hours!

Potential members must qualify for membership and be 18 years or older. Bonuses are only paid for qualifying accounts and/or loans. The bonus is available only for new accounts with a new member as primary owner. Referring members cannot receive bonus if they are the joint account holder on the new account that was referred. Only one bonus per new member, however each new member can open a new checking account, Share Certificate, and get funded for a new loan, giving them a total, one-time bonus of \$75. Bonuses for new account holders will not be available for withdrawal for 30 days from the date membership is established. If you qualify, the referral bonus will be deposited into both the current and new members' primary savings account 30 days after account opening or loan funding. Maximum bonus of \$75 each. If you and another member refer the same person, we will accept the first valid referral we receive. Referral program is for personal accounts only - Organization and Business accounts not eligible for referral bonus.

Chatsworth Branch

20045 Prairie Street ■ Chatsworth, CA 91311

Hours: Mon-Thurs: 8:30 a.m. - 5:00 p.m.
Friday: 10:00 a.m. - 6:00 p.m.
Saturday: 9:00 a.m. - 1:00 p.m.

Northridge Branch

9401 Reseda Boulevard ■ Northridge, CA 91324

Hours: Mon-Thurs: 8:30 a.m. - 5:00 p.m.
Friday: 10:00 a.m. - 6:00 p.m.

Shared Branch Locations

There are over **5,000** locations you can use to do your banking! Find a branch near you!

www.allco-op.org ■ (888) 748-3266



Autoland Car Buying Service

Skip the Dealer trip and save money and hours of your time! Ask about Autoland today!

Phone: (818) 993-6328 ■ Fax: (818) 993-0324
Loan Fax: (818) 341-5626
Email: info@matadors.org
Website: www.matadors.org



Federally insured by NCUA



Follow us on:



Join Us for a FREE Living Trust/Estate Planning Seminar!



Do you need an Estate Plan? Join us for a FREE seminar to learn about the importance of estate planning for your family. As a MCCU member, you have access to a discounted Estate Plan, prepared by experienced attorneys!

Thursday, April 27, 2017 5:30 p.m.
Matadors Community Credit Union
20045 Prairie Street (at Winnetka)

RSVP today. Space is limited.

To confirm your attendance, please RSVP by April 24, 2017 to marketing@matadors.org or 818.993.6328 x224

Free Consultations Available!

If you cannot attend the seminar, or would like to schedule a private consultation, please contact Natalie Spiwak at natalie@affinitytrusts.com.

Or visit matadors.org for future seminar dates!