



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

creditalk

*Fall Edition
October 2015*

Looking to buy a new car? Here's how to save time and money!

When you start shopping for a car, you need reliable information to make the most informed purchase. At Cyprus Credit Union, our AutoSMART site gives you the tools and information to make car shopping as quick and easy as possible.

Research Vehicles

Interested in a new car? Research all of the newest models by clicking on "Research." Browse picture galleries and learn about incentives, fuel economy, safety and more. You can even begin building your dream car on our site.

Browse Inventory

You have access to thousands of vehicles from dealerships in our community at your fingertips. Browse dealer inventory on our site from your home or wherever you're at. The site is compatible with your smartphone or tablet, so you can access it anytime, anywhere.

Educational Tools

Not sure how much car you can afford? Visit the Finance tab, where you can find tools to help you learn about credit

and set your budget. Finding a car that's right for your wallet is simple with our payment and affordability calculators.

Streamline Financing

Once you've found a car, credit union financing is just a click away! With an auto loan from Cyprus, you're on your way to savings! You can learn about our special offers or apply online today.

If you're thinking about buying a new car, visit cypruscu.com and take advantage of these tools to find the car of your dreams and unbeatable financing! Click the car search graphic on our homepage.



Research.



Shop.



Drive.

New Member Benefit Provides Free Medicare Advisors

Cyprus Credit Union is always focused on providing services which empower you to build a strong financial future for yourself and your family.

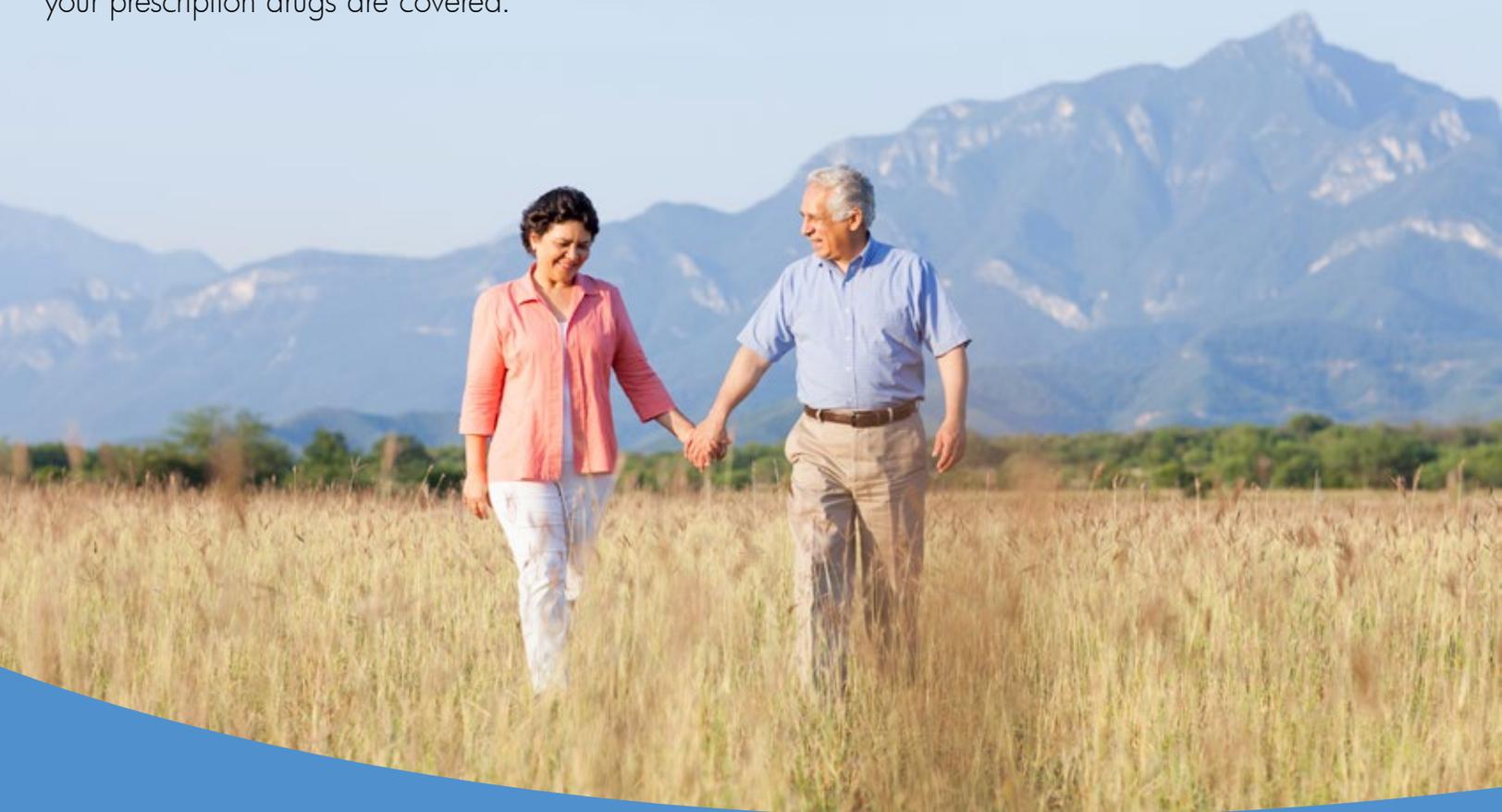
One important aspect we are all faced with as we age is selecting Medicare. To assist you or your parents in understanding Medicare and to answer any questions you may have, Cyprus Credit Union is now offering access to Medicare Advisors to help make this transition easier. During this one-on-one consultation, our advisors will offer a personalized approach to Medicare and help you find the plan that is best for your individual needs.

For members turning 65 years old or who are new to Medicare, we will help you understand the intricate details of Medicare and answer your questions about the coverage options available to you. We can help verify whether your preferred doctors are in-network for specific plans and ensure your prescription drugs are covered.

For those who have been on Medicare for years, you may have seen your plan change, your needs shift, or your costs rise. In these cases, we can offer education about the changes and suggest options you have for choosing a different Medicare provider as a way to maximize your benefits.

Open enrollment is available October 1 through December 7, so be sure to take advantage of this member benefit before it's too late.

Our Medicare experts are available to meet with you at a branch or in your home, whichever is most convenient for you. To schedule your complimentary healthcare review with a certified Medicare advisor, please speak with a branch employee or call (801) 260-7600.



First Notice of Annual Meeting

The annual meeting of Cyprus Credit Union is scheduled at the Hunter High School auditorium Monday, February 1, 2016. In conjunction with the annual meeting, an election for the Cyprus Credit Union Board of Directors will be held. The nominating committee has made the following nominations:

Richard Stapler



Richard N. Stapler has been a member of the credit union since moving to the area in 1995. Richard was a member of the board of Northwest Credit Union until the merger with Cyprus Credit Union in 2001. Richard works for Williams Northwest Pipeline where he specializes in federal regulatory matters. Richard volunteers his time working with youth programs and supports the United Way.

Lamar Mecham



Lamar Mecham has been a member of Cyprus Credit Union since 1982, and was a part of the Supervisory Committee for six years. Lamar served two years in the military and has worked at Reams for the past 45 years. He has been a manager of the Meat Department for 39 of the 45 years. As a member of the Board of Directors, Lamar says he wants to "help contribute to the credit union and continue to make it a great place for people to invest their money."

Running for the Board of Directors

Persons interested in running for the board of directors must meet the following qualifications:

- ◆ Be a member of Cyprus for a minimum of 12 months.
- ◆ Submit a petition to the nominating committee signed by 500 members by November 15, 2015. The petition must include a signed certificate from the nominee stating they are agreeable to the nomination and a statement of qualifications and biographical data.

Send petitions to:

Board Nominating Committee
Cyprus Credit Union
P.O. Box 9002
West Jordan, UT 84084

Voting by ballot will be held at the annual meeting. Nominations from the floor will not be accepted. Requirements for service on the Cyprus Credit Union board of directors include:

- ◆ Being a Cyprus Credit Union member in good standing.
- ◆ Attending 75% of all board meetings as required by law. Failure to do so will result in prompt removal from the board.
- ◆ Being knowledgeable in all areas of credit union activity and be willing to attend training and planning sessions.
- ◆ Working for the good of the organization in accordance with the rules and regulations governing the operation of the credit union.

Board members cannot be monetarily compensated and are collectively liable for the actions of the board both during and after serving on the board of directors.

Credit Union Holidays

Cyprus Credit Union will be closed in observance of the following holidays:

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Day
Friday, December 25

New Years Day
Friday, January 1

Cyprus Helps Beat Hunger by a Mile



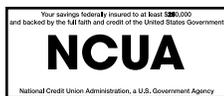
We've Expanded Our Hours To Better Serve You!

Our branches, call center, and lending advisors are available and ready to help you.

- Most branches will now be open Monday – Friday from 9:00 a.m. – 6:00 p.m. and Saturdays from 9:00 a.m. – 3:00 p.m. Visit cypruscu.com to see if your branch hours have changed.
- Our Call Center is now available on Monday – Friday from 8:00 a.m. – 7:00 p.m. and on Saturdays from 9:00 a.m. – 3:00 p.m.
- Loan Advisor hours have expanded too. They are now ready help you with a auto or personal loan on Monday - Friday from 8:00 a.m. – 7:00 p.m. and on Saturdays from 9:00 a.m. – 3:00 p.m.



3876 W. Center View Way
West Jordan, UT 84094
(801) 260-7600



Cyprus Credit Union teamed up with the Utah Food Bank for the third year in a row to help Beat Hunger by a Mile. Volunteers lined the streets of downtown Salt Lake City with non-perishable food to bring awareness to hunger in Utah. The continuous chain of food began at the City and County Building and continued for one mile to the state Capitol.

Cyprus employees helped gather food and cash donations, set up the line of cans and manned a city block during the event.

"I'm grateful that Cyprus provides so many opportunities for employees to be involved with local causes," said Brock Wengren, from the 400 South branch. "It was impressive to learn about how much good the Food Bank is doing in our community by feeding the one in five that do not have enough to eat. It's nice to see that our credit union really lives our philosophy of people helping people."

Cyprus has a long standing relationship with the Utah Food Bank. This summer, Cyprus hosted the "Feeding Utah" food drive, collecting food and cash donations in each of our branches. Cyprus even doubled all cash donations up to \$5,000. Additionally, employees volunteer each month at the Food Bank and have donated more than 200 hours of service over this year.

To learn more about how Cyprus is involved in our community, like us on Facebook at www.facebook.com/CyprusCreditUnion.