

Better Banking for Your Life



NEWS EXPRESS



Summer 2017

New Mobile App

AVAILABLE NOW



Secure access to your account information from your mobile phone. Al-Gar's mobile banking is the ultimate on-demand service. With it, you can monitor your accounts using your mobile phone. Receive alerts, view balances, transfer funds whenever you need to, wherever you happen to be. Mobile Banking is safe and secure. With multiple layers of authentication, you'll never have to worry about the wrong people getting your information. Enroll today, mobile banking is available to anyone currently enrolled in our Online Banking service. To enroll, log on to Virtual Branch and select Mobile Banking and then sign-up!

\$KNOW WHAT YOU PAY FOR\$



Guaranteed Asset Protection Plus

Guaranteed Asset Protection (GAP) Plus can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, to cushion you against sudden out of pocket expenses if your vehicle is totaled or stolen. Gap Plus may cancel part of your next loan with Al-Gar, when you purchase a replacement vehicle. For a limited time, when you finance a new car, truck, or SUV with Al-Gar, GAP is FREE! Why pay hundreds of dollars when the credit union will pay it for you? Lower your monthly payment and help lighten the financial burden for you and the people you care about. The next time you're purchasing a new vehicle make sure you insist on financing with Al-Gar.

**offer available for new car, truck, SUV loans. (Model years 2017 & 2018) Must finance at least 100% of MSRP. Loan term must be 60 months or more. Call for details.*

Pathway of Knowledge

Win a \$25.00 share deposit. Circle the correct answers below and mail or drop off to any credit union office to enter our random drawing for a \$25.00 share deposit. Winner will be announced in the next issue of our newsletter.

1. Al-Gar offers an 84 month auto loan?
A. True B. False
2. Guarantee Asset Protection Plus (GAP) is offered for Free on New car, truck, and SUV loans?
A. True B. False
3. Al-Gar's new mobile app is available now?
A. True B. False

Name _____

Phone Number _____

Last Quarter's Winner: Lois McGreevy of Cumberland, MD



Holiday Closings

July 4, 2017—Independence Day
September 4, 2017—Labor Day
October 9, 2017 - Columbus Day
November 10, 2017—Veterans Day
November 23, 2017—Thanksgiving Day
December 25, 2017—Christmas Day



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Fax: 301-777-3152
24/7 ATM

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Frostburg, MD 21532
Phone: 301-689-6200
Fax: 301-689-6785
24/7 ATM

www.algarfcu.org



Federally Insured by NCUA

Al-Gar Holds the Key to Your Next Auto Loan

If you're in the market for a vehicle, you want the right vehicle, with the right options, at the right price. But don't forget, the right financing can make a big difference in your final cost! When you come to us for an auto loan, you can rest assured that you are dealing with people you can trust. We always have your best interests at heart, so we will arrange the lowest possible rate and terms to fit your budget. Be sure to contact us for convenient pre-approval before you visit the dealership. With the financing, already in place, you can negotiate your best price and drive home with a smile on your face. **Ask about our new 84-month term auto loans.**



2017 Annual Meeting

The 2017 annual meeting was held on April 11, 2017. Re-elected for another 3-year term were Donald Gibson, Owen Rice, and Dennis Smith. Thanks to everyone who attended and we look forward to seeing you next year.