

## MORTGAGE RATES ARE DOWN



as low as... **4.45% APR\*** - Term Up to 15 Years  
**4.65% APR\*** - 20 Years  
**4.75% APR\*** - 25 Years  
**4.95% APR\*** - 30 Years

- Low Down Payment Requirements
- Low Closing Costs
- No Property Tax Escrow Required
- No Loan Origination Fee
- First Time Home Buyer's Program Available

**Refinance with us!**

Call & speak to a specialist now at 844.IDS.DOCS. Our mortgage specialist will spend as much time as you need to guide you through the entire process, from the loan application right up to the loan closing.

## HOME IMPROVEMENT SPECIAL LOANS

**CHECK OUT THESE RATES!**

**\$5,000 – 3.95% APR\*** (Up to 36 Months)  
**\$10,000 – 4.05% APR\*** (Up to 48 Months)  
**\$20,000 – 4.95% APR\*** (Up to 60 Months)  
**\$40,000 – 5.95% APR\*** (Up to 84 Months)

## VACATION LOAN SPECIAL

**\$3,000 AT**  
**2.95% APR\***

*For 12 Months*



## 2<sup>ND</sup> ANNUAL PICNIC

Saturday, August 20th, 20XX

\$15.00 per person

### TICKET INCLUDES:

- Unlimited use of all rides, shows & attractions.
- A reserved private pavilion for our group in the picnic area.
- FREE PARKING!!!
- A fully catered all-you-can-eat meal – hot dogs, hamburgers, chicken, sides, frozen novelties & fountain drinks.
- Make it a Mini Vacation & Stay the Weekend. Members Save Big on Accommodations during their picnic, visit [www.ids.com](http://www.ids.com)  
**PROMO code: IDS**

### Children 2 & Under are Free!

\*\*Due to the reduced cost of the tickets at the expense of IDS.com, this event is limited to IDS.com members and their immediate families. Restrictions and limitations may be imposed.

**Tickets on sale starting June 1st, 20XX at all offices.**

No phone orders. Tickets must be purchased in person.

**EDUCATIONAL COMMITTEE:** John Doe, Chairman, Jane Doe, Shirley Doe, Jack Doe, Committee Members

# 5 CREDIT MYTHS THAT LEAD TO DISASTER

## 1. Assuming if you pay your bills on time, you don't have to do anything else.

Paying your bills on time accounts for about 35% of your credit score but there is another 65% which includes amount owed (30%), length of credit history (15%), new credit (10%) and type of credit (10%). Also remember that there may be errors on your credit report. You can receive a free report from each of the three credit reporting agencies once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com).

## 2. Assuming when you divorce, your accounts automatically divorce with you.

If you have a joint account and one of the parties on the account is late, you are both late. With some types of loans, such as a mortgage or a car loan, the lender may not accept a letter asking you to be removed from the account after a divorce even if that property is going to your ex-spouse. They will need to qualify for the loan on their own before you will be removed from the account. When possible, close all joint accounts and refinance any debt separately. If it is not possible, maintain access to information to make sure the accounts are paid in a timely manner.

## 3. Avoiding consumer credit counseling because it will hurt your credit score.

For someone with serious debt, working with a not-for-profit credit counseling agency to develop a debt reduction plan and get out

of debt permanently should take priority over credit scores. Credit counselors will work with your creditors to try and reduce your monthly payments, or settle your debt altogether. Many people don't realize that late payments affect scores more than a debt settlement.

## 4. Making late payments aren't that big a deal.

According to FICO, a 30-day late payment can affect your score by as much as 110 points. Late payments can have a huge impact on your credit score causing it to drop like a stone. Simply set up all of your accounts with an automated minimum payment schedule from your checking account. This way you'll never miss a payment. You can always pay additional amounts through online banking.

## 5. Closing accounts to clean up your credit.

Closing an account may be a good idea if you only opened the account to get a discount on merchandise or have too many credit cards which is causing confusion, but it won't clean up your credit or help your score. In fact, it can hurt your score when the account you close has a long credit history — especially a good one. Your credit history accounts for 15% of your score, so in making decisions which cards to keep and which ones to close, keep in mind how long you've had the account open and close the most recent ones first.

Source: [www.forbes.com](http://www.forbes.com), article by Liz Davidson, 02/07/XX

## ONLINE BANKING

QUICK, EASY, HASSLE FREE!

### 24 HR ACCOUNT ACCESS AT YOUR FINGERTIPS!

Need to balance your checkbook? It's easy with Online Home Banking. Our online banking options allow you to check balances, transfer funds, view cleared checks, make credit card payments, print out history and more! To sign up for this FREE service visit our website at [www.ids.com](http://www.ids.com).

### FREE ONLINE BILL PAY - HERE'S HOW IT WORKS!

Online bill pay is a FREE, convenient way for you to pay all your bills from one secure website. Just imagine no more handwritten checks, envelopes, or stamps. It's as simple as visiting our website, logging into your bill pay account, and paying your bills at your convenience.

HOLIDAY CLOSINGS  
2ND QUARTER 20XX

FRIDAY, APRIL 22 - GOOD FRIDAY  
MONDAY, MAY 30 - MEMORIAL DAY

### LOCATIONS

747 E. Whitcomb Avenue  
Madison Heights, MI 48071  
Phone: 1.844.IDS.DOCS  
Fax: 248.588.4645

[www.ids.com](http://www.ids.com)



\*All Loans Subject to Credit Worthiness.

## MASTERCARD BALANCE TRANSFERS

AS LOW AS APR\*  
**6.99%**

No Balance Transfer Fee

Ask for Details\*



## AUTO LOAN SPECIAL



NEW OR USED

APR\*  
**3.99%**

For up to 48 Months