Fee Schedule Change

Changes in Fees are effective 4/1/16:

- Stop Payment fee for any check, ACH or Electronic transfer - $25.00
- Account Reconciliation or Research Fee – Per Hour - $25.00

Visit our entire fee schedule at www.marisolcu.org/info_fees.html.

Upcoming 2016 Closures:

January 1 – New Year's Day
January 18 – Martin Luther King Jr's Birthday
February 15 – Washington's Birthday

What's happening in the MariSol Community?

Local First Fall Festival 2015

MariSol was excited to join Local First Arizona for the 11th Annual Certified Local Fall Festival on November 14 in downtown Phoenix. The event was a family-friendly event celebrating all things local to Arizona.

South Mountain College starts Entrepreneur Program

MariSol FCU Staff attended the ribbon-cutting ceremony on Thursday November 12th at South Mountain College. South Mountain College has unveiled a new center on its campus in south Phoenix that is intended for students enrolled at the college. Students enrolled in the Entrepreneur Program and complete the program will be eligible for microloans of up to $2,000 from MariSol Federal Credit Union.

MariSol Federal Credit Union Solutions
www.marisolcu.org

BRANCH LOCATIONS

- **Main Branch** 721 N 3rd St Phoenix, AZ 85004
- **Durango** 3220 W Gibson Ln Suite 200 Phoenix, AZ 85009
- **Mesa** 635 E Broadway Rd Mesa, AZ 85204
- **MIHS Branch** 2601 E Roosevelt St Room# 0-B-23, Basement Phoenix, AZ 85008

Phone 602.252.6831 **Toll Free 1.866.239.8310** **Fax 602.383.1201**

MariSolutions

Real Financial Values

News from MariSol Federal Credit Union • December 2015

BOARD OF DIRECTORS:

Chairperson
Tony Weaver

Vice Chairperson
John Werbach

Treasurer
Lisa Nash

Secretary
Laura Weygandt

Director
Nelson Moore

Director
Ken Stahli

Director
Jim Vigil

Director
Rick Lucero

Director
Mary A Harden

ONLINE BANKING:
www.marisolcu.org
(Click Online Banking – top right corner)

ATM LOCATIONS
A complete list of ATM locations may be found on-line.

IMPORTANT TELEPHONE NUMBERS

Member Service
(602) 252-6831 or
1-866-239-8310

Audio Response
(602) 257-1797

Debit Card Stolen or Lost:
During office hours:
(602) 252-6831 ext 110
All other times:
1-800-528-2273

MasterCard® Credit Card Stolen or Lost:
1-800-442-4757

Follow us on Twitter

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EQUAL HOUSING LENDER

Annual Meeting – A Call for Candidates

Do You Want to Help Shape the Future of Your Credit Union?

Your Board of Directors is made up of member volunteers. They are your co-workers, friends or family. They choose to serve because they believe in the fundamental principal of a cooperative financial organization that serves its members. Are you ready to serve?

There are three positions serving a three-year term open for the MariSol Federal Credit Union's Board of Directors. Eligibility requirements are:

1. A director candidate must have served a minimum of one (1) year on a MariSol Federal Credit Union committee.
2. You must meet the financial responsibilities as stated in the Volunteer Policy. A copy of the Volunteer Policy is available upon request.
3. You must be 18 years of age.

Anyone interested must submit a written letter of intent and a completed MariSol Volunteer Application to attention Rusty Hampton. To obtain a MariSol Volunteer application, email administration@marisolcu.org. All request must be delivered to the Credit Union by February 1, 2016. The three incumbent Board members running are:

Ken Stahli

Campaign Statement:
My name is Ken Stahli and I am currently serving on the Board, having served prior on the Supervisory Committee. I have been a member of the Credit Union since February of 2000. Our MariSol is members helping members. I want to help by sharing my 37 plus years of financial experience from Maricopa County Finance and Elections departments with the Credit Union. I look forward to serving you on the Board.

John Werbach

Campaign Statement:
I have been the Financial Manager of the Maricopa County Library District since January of 1998. Joining MariSol Federal Credit Union in 2005, I served as a member of the Supervisory Committee, as Chairman of the Supervisory Committee and as a member on the Board of Directors. I have enjoyed serving the members of MariSol in these positions. Your Credit Union is there for you, the members. I would like to continue to serve the credit union members on the Board and do my best to help guide MariSol Federal Credit Union forward in meeting the needs of its growing membership.

Nelson Moore

Campaign Statement:
Campaign Statement: A Maricopa County employee for over 25 years. I have served on the Board of Directors at MariSol since 1999, holding nearly every officer position including Chairperson and Vice Chairperson. I would like to oversee the continued success of the credit union, as well as provide guidance through the challenging years to come. I look forward to helping the credit union provide the services members have come to expect.

Car Purchase | *Solutions*

5 Things You Need To Know About Buying A New Car!

At MariSol Federal Credit Union, we pride ourselves in taking the time out to help our members find the best possible solution. We want to make sure that you make the right decision, so before you go off and buy a new or used vehicle make sure that you read these five important car buying tips that our Lending Officers have put together just for you.

TIP #1

Determine what you can afford!

Talk to a MariSol Loan Officer to get pre-qualified for an auto loan at an affordable payment. Do this before shopping for a car. Car salesman want to do one thing and one thing only - sell you a car at any cost!

TIP #2

Based on your pre-approved price range, start shopping for vehicles.

Start shopping for vehicles. Consumer Reports does an excellent job of reviewing all new and used vehicles, it is an excellent way to start shopping without walking onto a car lot. Visit www.consumerreports.org for more information.

TIP #3

Once at the dealership - Never buy the first car you test drive

Don't sign a contract the first day of shopping. Always sleep on it and always walk away. Walking away puts the negotiation in your court.

TIP #4

Dealerships will only give you 50% to 80% of low Blue Book on your trade-in

Try to sell the car first. If you owe more on the the car than it is worth - then consider making a down payment. The dealership will try to finance the difference between the value of your auto and the payoff. You will automatically owe more on the new car than it is worth. That is what being upside down on your auto means.

TIP #5

Talk to your insurance agent

Talk to your insurance agent. You may be getting a great deal on that vehicle but may pay an arm and a leg to insure it. One of the major factors for determining an insurance rate is the cost of repair and/or replacement of the auto as well as your credit history. Visit www.ambest.com to find an A+ rated insurance company.

Feel free to contact us with any questions regarding these tips. We can be reached at (602) 252-6831 or visit us online, **www.marisolcu.org.**

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@MariSol_FCU