

Life is about looking forward...

Whether your looking forward to a new home, a new car, a new member of your family, an upcoming graduation, a new career or even if your looking forward to retirement - Chemcel Federal Credit Union is Here for You!

Coming Soon ... **e-Perks Rewards Checking!**

Chemcel Federal Credit Union will be offering a new checking account...**e-Perks Rewards Checking**. This great new product will allow qualifying members to earn rewards from **Apple iTunes® and Amazon.com®** in lieu of monetary dividends. The ATM fee returns will still be a part of this Rewards Checking account, but if you want music and books rather than money – this account may be just what you've been waiting for!

Ask about it at your local office or better yet, just check with us at chemcel.org for the launch date, you don't want to miss this!

CAR SHOPPING SHOULD BE EXACT – SO, HOW ABOUT A PRE-APPROVAL?

You can take all the hassles out of your car buying experience! **Chemcel Federal Credit Union** offers pre-approvals to all qualifying members. If you're ready for a new vehicle, just stop by your local office and let us give you a pre-approval. You will know **EXACTLY** what you can afford so that the vehicle fits within your budget, **EXACTLY** what your rate is, **EXACTLY** what the cost of **GAP** insurance is and **EXACTLY** who you're doing business with. **START** here and you can **STOP** car buying hassles before they begin.



Credit Card Rates Too High, Help is Right Around the Corner!

During the months of August and September, Chemcel FCU will once again offer our members the opportunity to transfer their high interest rate credit cards to a **Chemcel FCU Visa card at 5.9% Annual Percentage Yield**. This rate is good for the life of the balance! Be sure and check the website and your local offices for more details.

CONGRATULATIONS!



We're So Proud of Our Members!

Chemcel Federal Credit Union would like to thank all of the amazing people that took the time to enter our scholarship application competition and congratulate this year's recipients of our \$1,000 scholarship awards! Pictured here are **Tyler Thiemer, (Bay City), Joel Obregon, (Kingsville) and Katie Roper, (Dallas).**

WE CAN HELP PROTECT YOU AGAINST IDENTITY THEFT!

Identity theft affects millions of people every year. Don't become one of the victims! For an extremely low monthly fee, you can sign up for Deluxe ProventSM, an integrated suite of identity theft protection services that provides identity theft protection on all fronts, including: Prevention, Detection and Restoration. For complete information and pricing, come by one of our offices and talk to a Member Service Representative or visit our website at Chemcel.org.

Remember, Identity theft is among the fastest growing crimes in the country. The results can be financially and psychologically devastating to the victims.

A Prior Award Winner, Robert Obregon

We hope that all of the award recipients throughout the years have prospered as well as this young man! Robert was awarded a Chemcel FCU scholarship in 2009 and is currently attending Texas Tech in Lubbock, where he is on the dean's list. His studies will eventually lead him to graduate school with a doctorate in Physical Therapy. Robert says, *"I am so grateful to Chemcel FCU for the scholarship I was awarded. It was tremendously helpful in paying for tuition and books, mostly books!"* We say, *"You're welcome and thank you for being a loyal Chemcel member and an outstanding example of why we are, Here for You!"*

