

It's time for Back-to-School Will you get straight "A's"?



Do you get "Straight A's" with Motion's Auto Loan?

Check each box that earns you an "A":

- Taking advantage of a rate as low as **1.45%** APR*
- I received my FREE gift when I closed on my Motion Auto Loan
- I purchased the Discounted CarFax Report
- I purchased the Mechanical Breakdown Insurance
- I purchased the Guaranteed Asset Protection (GAP)
- I purchased the Credit Life & Disability Insurance

"If you failed, apply online now to see what you can **SAVE!**"

You could **SAVE BIG** when you **REFINANCE** your auto loan with Motion.

*Rates are determined by your personal credit history and payment method, so your rate may differ. APR = Annual Percentage Rate. Rates are subject to change at any time. Other restrictions & details may apply.

Motion's Back-to-School Loans Get an "A"!

Motion offers a great rate Back-to-School Loan.

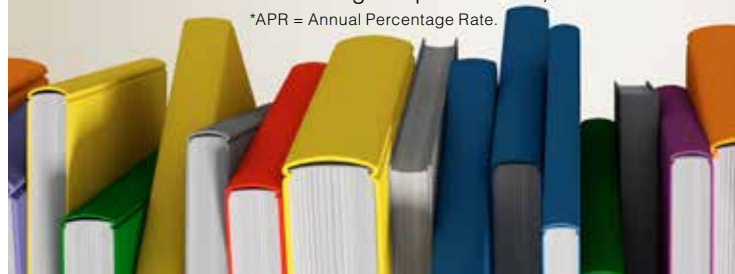
4.99% APR*

- Borrow up to **\$2,015***
- 12 Months to Repay

Apply today at any branch or at: motionfcu.org

Loan available through September 30, 2015.

*APR = Annual Percentage Rate.



Need *Extra Credit* Tuition Money?

Motion offers **Education Loans** to meet educational short-term financial needs. Whether you need to borrow a little or a lot, Motion may be able to help you. Take a look at what Motion has to offer by visiting the **loans page** at: motionfcu.org



TODAY'S LESSON:

How to make better use of your
Motion Checking account

- Order your debit card
- Register for UChoose® Rewards
- Set up direct deposit
- Sign up for Home Banking

"A-1" Shopping with Motion's Platinum Visa® Credit Card

Whether it's the first day of day care or the last day of grad school, Motion can help get your kids Back-to-School ready! The school year can be easier on your wallet with our incredibly low-rate **Platinum Visa® credit card**.

Rates as low as **8.45%** APR*

- **NO Balance Transfer Fee***
- **NO Annual Fee**



Apply at: motionfcu.org and get ready for Back-to-School Shopping!

*Rates are determined by your personal credit history and payment method, so your rate may differ. APR = Annual Percentage Rate. Rates are subject to change at any time. Other restrictions & details may apply.

Take the UChoose® Quiz

Here's the quiz....

- Do you know what UChoose® is? YES NO
- Are you registered for UChoose®? YES NO
- Are you redeeming your points? YES NO

With **UChoose Rewards®** you earn points every time you use your **Motion Visa® Debit Card** for purchases. The more you use your card, the more points you can earn toward the rewards you want most! You can start earning points for **FREE** shopping. You'll earn one (1) point for every \$2.00 you spend when you use your card as a credit transaction* – points you can later redeem for merchandise, travel, gift cards, activities, event tickets and more.

Register today online to start accumulating points. Complete the simple two-step registration by visiting: motionfcu.org *Restrictions apply.



Final Review

As a final review, are you sending your son or daughter off to school without checking this list? We've customized our student services and programs to assist you, our **member/owners**.

We offer:

Education Loans

Perfect for community college or short-term college needs.

Motion's Student Visa® Credit Card

Helps with everyday needs and builds their credit.

Visa® CU TravelMoney Reloadable Card

Send your student cash whenever.

Low-Rate Auto Loans

Off campus or on, get a low-rate auto loan to help them get around.

Learn more at: motionfcu.org



Moving dreams forward



Review Paying Your Motion Visa® Credit Card Bill

Looking for easy account access to your **Motion Platinum Visa® credit card** account? It's easy to get access anytime and from anywhere with **eZ Card Info**. You can:

- **Set-up alerts**
- **Make payments**
- **Check your balances**
- **Review statements**
- **Track your expenses**

Visit: motionfcu.org for more information.



Are Your Family Member's Banks passing the Test?

As a **member/owner** of Motion you get to enjoy all the benefits of credit union membership, which means you can share these benefits with your family and friends. **Encourage them to join Motion.** By doing so, you help your credit union grow, while saving your family and friends **from high bank fees!**

908.862.MYMO (6966) Press the options below to reach the appropriate department.

- Lending Dept.:** Option 1, then option 1
- Loans by Phone:** Option 1, then option 2
- Mortgages:** Option 1, then option 3
- TellerPhone 24:** Option 4