

# CU @ the top NEWSLETTER

Q1 2017

*Creating a New Financial Outlook on Life*




## WELCOME TO THE TEAM



We are pleased to announce our newest team member Gaye L. Cox! We've brought Gaye on as Senior Vice President of Construction and Mortgage Lending. Recognizing a changing economy, NuVista felt it important to have a trusted senior mortgage lender on staff ready to assist you with all your home buying dreams. *more inside*

 (888) 261-7488

 [www.nuvista.org](http://www.nuvista.org)

## IN THIS ISSUE

### MOBILE APP

We have exciting news! NuVista FCU will soon offer online banking and a mobile app!

### CHIP CARDS

Your credit and debit cards are about to get an upgrade. New, safer, chip cards are here!

### YOوبي + NuVista

Exclusive 10% discount, for every Yoobi item you purchase, Yoobi will donate to a classroom in need.

### HOME LENDING

Our newest team member is eager to improve the home buying, building and refinancing experience.

# NEW ONLINE & MOBILE BANKING

In order to bring you the most up-to-date and secure technology, we are updating all of our digital banking platforms AND we're adding mobile banking! You can expect these features to be live in early 2017.

## EARLY THIS YEAR, OUR NEW ONLINE BANKING PLATFORM WILL BE LIVE.

### HERE'S WHAT YOU NEED TO KNOW

When you login for the first time, you will be asked to enroll in our system. Please follow the prompts to create a new user ID and password. If you opt to use the new mobile banking option, your new user ID and password will be the same in both environments.

### AFTER YOU HAVE REENROLLED IN ONLINE BANKING PLEASE DO NOT FORGET TO SIGN UP FOR ESTATEMENTS!

Please check our website [www.nuvista.org](http://www.nuvista.org) and subscribe to emails to get the most up-to-date online and mobile banking information!

**WE CAN'T WAIT TO ANSWER YOUR QUESTIONS, SO PLEASE CALL US AT 1-888-261-7488.**

## IF YOU ARE A CURRENT ONLINE BANKING SUBSCRIBER

Upon conversion, your old eStatements will no longer be available. If you need your statements for taxes or other purposes, please download or print them no later than January 13th, 2017. Also note that you will have to re-enroll in eStatements with the new online banking system; it will prompt you to do this upon your first login.

## IF YOU ARE A BILLPAY USER

BillPay will have a 1 week black out period (date TBD, check website for details [www.nuvista.org](http://www.nuvista.org)) while we are converting our files. During this time, all recurring payments will still process, however you will not be able to create new payments or change standing payments. When you log in to our new system, all your BillPay information will be loaded and ready to go.

As soon the new online banking goes live, so does the

# NEW MOBILE APP



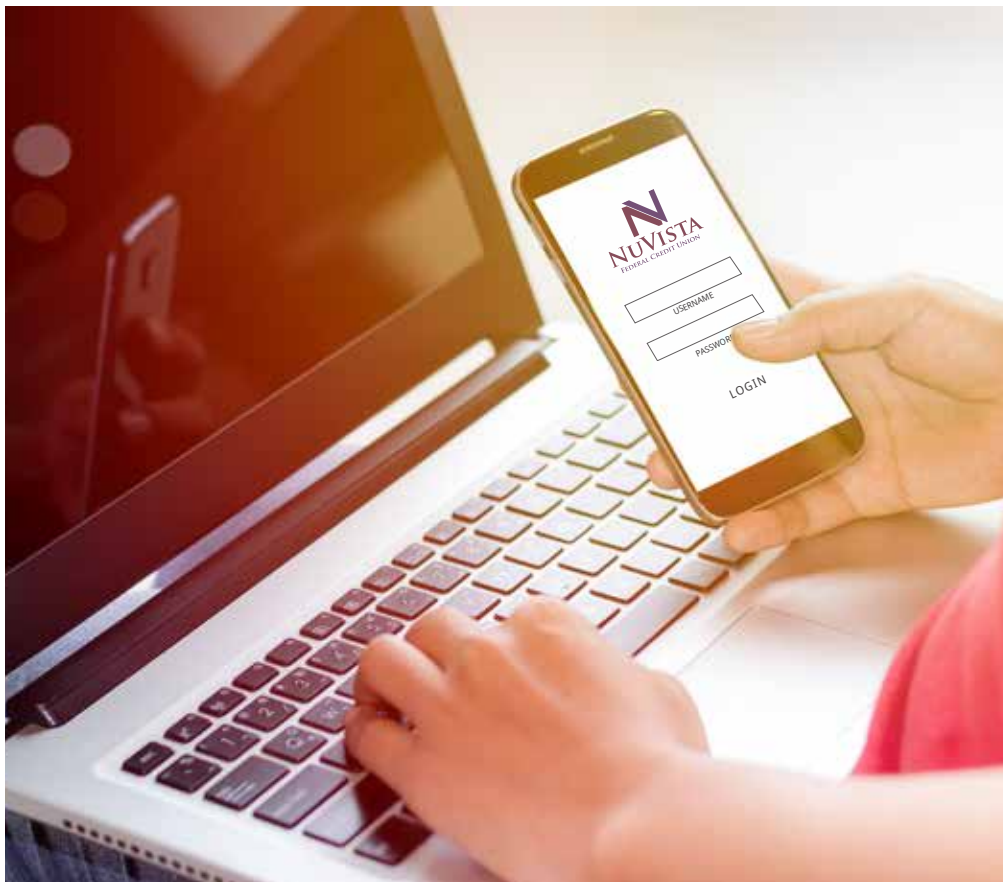
Available on the iPhone

App Store



ANDROID APP ON

Google play



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FOLLOW US



## CHIP CARDS ARE HERE



### WHEN?

NOW! All new and reissued cards will be chip cards.

### Want your card sooner?

To get a chip card before your card's expiration, get in touch and we'll order one for you. A \$10 fee will apply.



### WHY?

For merchants who have completed the chip upgrade, counterfeit fraud dollars dropped 43% compared to a year earlier. A lower fraud rate equals more resources for Credit Union members.

## YOU ASKED, WE LISTENED YOU CAN NOW CHANGE YOUR DEBIT CARD PIN

1. Call 1-800-762-0558 For security, please call from the primary phone number associated with your account.
2. Have your debit card present
3. You will also need the social security number of the primary account holder



## THE NUVISTA FEDERAL CREDIT UNION + YOوبي CLASSROOM INITIATIVE: AN INITIATIVE THAT LEVELS THE PLAYING FIELD

The NuVista Federal Credit Union + Yoobi Classroom Initiative was created to help supply classrooms with colorful, innovative supplies that can have a lasting impact on student achievement.

*"There's a lot of need in schools. Especially in urban public schools. There are not enough materials to go around"*

FRANK COOPER THIRD-GRADE TEACHER  
JOHN W. MACK ELEMENTARY SCHOOL IN LOS ANGELES, CALIFORNIA

As Cooper tells it, "Pretty much everything that Yoobi supplies are the items I would typically buy for my class."

Cooper observes that, "When children have the school supplies they need to accomplish the tasks for homework or projects at home, it does definitely level the playing field. They come in prepared. I think when basic needs are met, there are a lot fewer problems in terms of behavior. They can focus on the curriculum, work together and be creative."

## YOU CAN BE PART OF THE SOLUTION

As a NuVista Federal Credit Union member, you can help teachers and schools answer this challenge by participating in the NuVista Federal Credit Union + Yoobi Classroom Initiative. Just order Yoobi products for school, office or home with special member savings at [NuVista.org/yoobi](http://NuVista.org/yoobi). For each item purchased, Yoobi will donate an item to be included in a Classroom Pack delivered along with Financial Literacy Teaching Kits to the schools that will benefit most, as determined through Yoobi's partnership with the Kids in Need Foundation. Every Yoobi purchase helps make a difference. In the words of Frank Cooper, when kids have the materials they need, "the benefits are incredible."



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# HOME LENDING

- LOW CLOSING COSTS
- LOW INTEREST RATES
- LOCAL DECISIONS

*Local Lending  
Prioritizes People  
Over Profit*



CONVENTIONAL LOANS  
FHA, VA, & RD LOANS  
MANUFACTURED HOME  
JUMBO LOANS  
CONSTRUCTION LOANS  
VACANT LAND LOANS



When making one of the biggest financial decisions of your life, it is important to partner with a lender who is not only experienced, but also dedicated to your personal situation. I'd like you to experience the level of service and professionalism that accompany my lending practices. Additionally, I'd like to introduce you to the Credit Union Difference! NuVista Federal Credit Union is not-for-profit, thus removing the sales pressure clients often experience in other lending situations. Additionally, the staff at NuVista focuses on the model of "people helping people." By in large this means we will never steer one of our members into a situation we would not recommend for our own family.

*Gaye L. Cox*

Senior Vice President -  
Construction & Mortgage Lending

*25+ Years' Experience Making People's  
Home Buying Dreams Come True*

**NUVISTA**  
FEDERAL CREDIT UNION

*Creating a New Financial Outlook on Life*

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We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

