

# Update Lounge

FOURTH  
QUARTER  
2023

Get the latest announcements, promotions,  
and news from your favorite Credit Union.



Joyful Moments  
Await! Unlock Lower  
Rates with **myPSFCU**  
**Holiday Cash!**

COMING SOON. NOVEMBER 2023.

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**12** months **\$2,000 @ 9.99% APR**  
**\$1,000 @ 12.99% APR**



**Car Buying 101: What to Look for  
When Purchasing Your Next Car**



# CAR BUYING 101:

## What to Look for When Purchasing Your Next Car



Are you in the market for a new car? Shopping for a vehicle can be an exciting experience, but it can also be overwhelming, especially when you step into a dealership. With the help of our trusted partner Carscouts, we're committed to helping our members make informed financial decisions, and that includes getting the most value when purchasing a car. Here are some smart car buying tips to help you save money and avoid unnecessary stress.

### Get Honest Purchasing Comparisons

One of the best ways to ensure you're getting a fair deal is to research and compare prices before setting foot in a dealership. Don't hesitate to use online tools, check different dealerships, and even consult trusted sources like Kelley Blue Book or NADA Guides to get an accurate idea of a vehicle's market value. Carscouts can also provide you with expert advice and purchasing comparisons to make sure you're getting a great deal.

### Don't Get Unnecessary Add-Ons at the Dealership

When you're sitting in the dealership's finance office, it's easy to get caught up in the excitement of buying a new car. However, beware of unnecessary add-ons and extras that can significantly increase the total cost of your purchase. Carefully review and question any additional warranties, service plans, or features they offer, and consider whether they truly benefit you and your budget.

### Save Several Hundreds on Extended Warranty

At myPSFCU, we've seen countless members save hundreds of dollars by choosing extended warranties through us rather than at the dealership. Our extended warranty options offer the same coverage but at a fraction of the cost. Don't let high-pressure sales tactics convince you to spend more than necessary on extended warranty coverage.

### Save Hundreds of Dollars on GAP Protection

Guaranteed Asset Protection (GAP) insurance can be crucial if your vehicle is ever declared a total loss. However, dealerships often charge significantly more for GAP protection than what you'd pay through your credit union. By choosing us for your GAP coverage, you can save hundreds of dollars while ensuring your investment is protected.

### Avoid Long, Stressful Hours at the Dealerships

Dealing with paperwork, negotiations, and lengthy sales pitches at the dealership can be exhausting. With the help of Carscouts, you can streamline the car-buying process and avoid those stressful hours.

### Get Your Car Delivered to You

Imagine the convenience of having your new car delivered right to your doorstep. With Carscouts, you can make this a reality. Our delivery service ensures that you receive your vehicle hassle-free, saving you time and eliminating the need for multiple trips to the dealership. Reach out to us and we'll be more than ready to help you!



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# ANNOUNCEMENT AND EVENTS

See what your favorite CU has been up to and what to look forward to!



We ended July with a collaborative activity with PFCU at Pinot's Palette.



We kicked off Latino Heritage Month by participating in the 25th Annual Pasadena Latino Heritage Parade and Festival.



Be on the lookout for our Holiday Cash promotion! This November 2023.

**12 months** **\$2,000 @ 9.99% APR**  
**\$1,000 @ 12.99% APR**

## Free Webinar



Affinity Trust Webinar:  
Living Trusts and Estate Planning  
October 23, 2023,  
Monday at 9:30 AM  
Visit [mysfcu.org/webinars](https://mysfcu.org/webinars)  
for more details



Our Vernon branch has relocated! A brand new branch with a refreshing look but the same quality service awaits you at Bell Gardens! Our new address is **6840 Eastern Ave Suite B, Bell Gardens, CA 90201.**

# OUR PARTNERS



## GREENPATH FINANCIAL WELLNESS

Getting on the right financial path takes a lot of work, access to the right tools, and a way to learn the skills you need to put it all together. As a myPSFCU member, you have free access to GreenPath Financial Wellness, educational financial wellness resources, and services that are here to help you improve financial management skills and achieve your goals.

Learn more at <https://mysfcb.org/greenpath/>



## PATRICIA RAMIREZ, CENTURY 21 ALLSTARS

“Backed by 20 years in the business, I’m your full time Century 21 experienced realtor who’s also fluent in Spanish. My top priority is making sure you have the right information you need to make an informed real estate decision. I take pride in having a rapid response rate, and being highly rated in customer satisfaction, and repeat business.”

Email [patricia.ramirez@c21allstars.com](mailto:patricia.ramirez@c21allstars.com) or Call (323) 718-0990

# UPDATE YOUR CONTACT INFORMATION



For better account security, make sure your contact information is up to date! You can update your contact information by logging in on our [website](#) or using our [mobile app](#)!

Alternatively, you can also send us an email at [virtualbranch@mysfcb.org](mailto:virtualbranch@mysfcb.org), visit our branches, or call us to learn more about other ways to update your contact information.