



Turbo Charge Your Car Shopping Process

According to a recent article published by the Ohio Credit Union League, 23%+ Ohio consumers are considering purchasing a vehicle this year and 83%+ are likely to finance the purchase than pay cash. If you plan on financing your next vehicle, check out these helpful car shopping tips that will have the least effect on your wallet.

Use your tax refund. The more money you're able to put down, the smaller the loan and the less you pay in interest over the life of the loan.

Get pre-approved. Pre-approval will give you more power to negotiate on the purchase price of the vehicle. Pre-approval also tells you how much you can afford and what type of monthly payment you will have.

Budget ahead. As a rule-of-thumb, do not allow a monthly payment for a vehicle to exceed 12 to 16 percent of your gross monthly income.

Consider the total cost of ownership. When car shopping, consider the cost of insurance and maintenance.

Check out Bridge. Rather than purchasing items like a warranty and GAP coverage at the dealership, check with Bridge. Most of the time we offer these items at a lower cost than dealerships.

To learn how Bridge can help you finance your new vehicle. Visit www.bridgecu.org to apply or call us at **800.434.7300**.

Don't be a stranger - reconnect with Bridge

Bridge is required to remit to the State's Unclaimed Funds Division all balances in accounts which have no activity or have not been acknowledged within the past five years. If your account has remained dormant for any length of time, call **800.434.7300** or email memberinfo@bridgecu.org to reconnect.

News & Resources

Check out recent postings under "News & Resources" at www.bridgecu.org.

Recent Articles

- **Recipes of the month:**
"Cheesy Ham and Hash Brown Casserole"
"Valentine's Day Strawberry Cream Cheese French Toast"
"Easy Beef Stroganoff"
- **4 Tax Tips for 2017 courtesy of TurboTax**
- **Credit Card Checkup**

Instagram Photo Highlight

Bridge Credit Union is a proud participant in this year ODOT/ODPS Education Fair #BridgeCreditUnion #ODOT #ODPS





WIN \$5,000 Scholarship **GPA NOT A FACTOR; LET'S SEE YOUR CREATIVE SIDE**

2017 Scholarship Opportunities

HOW DOES BEING A MEMBER OF A NOT-FOR-PROFIT CREDIT UNION DIFFER FROM TRADITIONAL FOR-PROFIT FINANCIAL INSTITUTIONS?

Creating a video exploring the differences between not-for-profit credit unions from traditional for-profit financial institutions could win you \$5,000 towards college. If you're pursuing an undergraduate degree, you can apply for a \$5,000 scholarship from the Ohio Credit Union Foundation by creating a 60-second to 20-minute in length video advertisement answering the question above. Video entries can be edgy, funny, bold, simple, serious - or anything in between. Visit www.ohiocreditunions.org for complete details.

Bridge Credit Union 2017's Scholarship

This year Bridge Credit Union will be awarding (2) \$2,000 Scholarships. Scholarship winners will be chosen from the Bridge member videos that were submitted to the Ohio Credit Union League.



DEADLINE 4/30/17



COMING SOON! BRIDGE'S BEST AUTO PROMOTION RETURNS

Refinance your existing car loan from another institution, purchase a new or used vehicle and discover...

- 3 months **NO** car payments*
- Up to a **\$1,000** cash back bonus**
- Low rates starting at **2.49% APR***

VISIT WWW.BRIDGECU.ORG FOR THE CURRENT PROMOTIONS & NEWS!

*APR = Annual Percentage Rate. APR based on members using automatic payments for the term of the loan. Rates valid as of March 1, 2017. Loans subject to credit qualification and approval. Document preparation fee of \$95 applies. Actual APR will vary based on your credit score, loan-to-value, age of vehicle, and payment method. Offer is not valid on existing Bridge or former Montgomery County Credit Union loans.**1% cash back up to \$1,000. Payout amount is dependent on amount financed. For example: If you finance a \$20,000 auto, you will receive a \$200 payout. All accounts must be in good standing to qualify for cash back. Cash back will be treated as a dividend payout and is taxable. Please consult a tax advisor to determine how cash back will affect your tax obligations.*Interest will accrue during deferral period and will increase the total amount to repay the loan. Offer subject to change at any time. Bridge membership required.

Upcoming Holidays Observed

- Memorial Day** - Monday, May 29, 2017
- Independence Day** - Tuesday, July 4, 2017

Any further closures will be posted on our website www.bridgecu.org. Remember, you can access your accounts 24/7 with our online and mobile banking.