

Important Notice to Members

Nucor Employee's Credit Union wishes to acknowledge that on Thursday April 28th, 2011 that we experienced a payroll posting problem that affected many of our member/owners. The posting of some automated clearing house payrolls were not completed (1166) until late in the afternoon on this date. We sincerely apologize for any inconvenience this caused our members. We also want you to know that we have now loaded and installed a safeguard that will not allow this problem to re-occur. In addition, we have established a communications network with each Nucor and Vulcraft location to help keep you posted during any such event should any occur in the future.

Please keep in mind that Nucor Employee's Credit Union will always do everything we can help you our member/owners. We will always act in your best interest. It's our whole reason for existing.

Considering Aging at Home

Do you see yourself living in your current home as you grow older? That's the dream for many. Among boomers, 80% say they want to stay in their homes as long as possible. Making that a reality requires putting several pieces together. Here are some questions to weigh:

Will my home accommodate my needs as I get older—or could it?

Certain features of your home that you pay little attention to now can become hurdles when you're older. Stairways may have too many steps. Kitchen cabinets may require too much reaching or stooping. A certified aging-in-place specialist can help you determine what changes your home would need.

Will I have help from family and friends?

Let them know you're planning your future and you'd like their input. Friends and family of older people contribute unpaid services worth about \$375 billion a year, according to a 2008 AARP Public Policy Institute study. Still, those services come with costs. These helpers have jobs, other family obligations, life stresses, and financial concerns of their own. So frank (50605) discussion about what they realistically could do for you is crucial.

What services are available to help me stay in my home?

Part of your support network will be services available in your community. Some communities are far ahead of others in making it possible for their aging citizens to live safely and happily in their homes. To find out what your community offers, go to Eldercare Locator at eldercare.gov.

What technologies could enable me to live at home?

Various devices (8167) are available. As just one example, a motion sensor can monitor when there's movement in various rooms of the house. Family members can then tell from a distance if all seems normal.

What assistance will I be able to afford?

Costs vary from one community to another and depending on the type of services needed. Check with your local Agency on Aging office (see nfa.org) to find out more.

See Any Hidden Numbers? One Could Be Yours

How can you be a winner? Hidden throughout each newsletter are different account numbers. If one of them is yours, you can claim \$20.00!

It does pay to read your newsletter. Remember, you *must* claim your prize in person at the credit union or write us within ten business days of the mailing.

Cap & Benjamins: Using Graduation Gift Money

So you've graduated from college. While it may be tempting to take your graduation gift money and spend, spend, spend, using gift money wisely allows you to set yourself up for a healthy financial future.

Keep these ideas in mind when using graduation money. Financial experts rank these items from most important to least important:

- * **Bad Debt**--Pay off bad debt. This means paying off credit cards, because they are probably the worst debt you have when you consider interest rates. (30173)
- * **Insurance**--Make sure you have auto, health, disability, and renters insurance expenses covered. If you have a significant other who depends on your income, add a life insurance policy to the mix.
- * **Starter fund**--You need some money set aside for day-to-day, month-to-month living expenses. This includes items such as rent, groceries, gas, and cell phone. This account should have two to three months of living expenses all the time.
- * **Emergency reserve**--Set aside some money for car repairs, doctor and veterinarian visits, job loss, or travel due to a family emergency.
- * **Down payments**--Depending on where you live, you may have to think about buying a car or making a down payment on a house.
- * **Student loans**--If you have private loans, pay them off before federal loans.
- * **Long-term savings**--Plan for retirement by investing in a Roth IRA (individual retirement account).if you have earned income.
- * **Vacation**--Thinking about going somewhere exotic to celebrate your accomplishment? If you can afford it, there's value in experiencing the world.

Remember, using this money to plan for the future can benefit you just as much as making foolish financial decisions now can hurt you. The professionals at NUCOR EMPLOYEE'S CREDIT UNION are here to help with any and all of these items. Stop by or call us today.

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5 Things New Grads Should Consider

You've graduated from college. It's exciting, but crossing that stage to receive your degree most likely was your first step into the real world.

Overwhelmed? Don't panic. Use these strategies to (3700) navigate five financial challenges facing new grads:

1. **Landing your first job.** Before you start to interview, make sure your social-media profiles are employer-ready. And with the job market still tough, consider a post-graduate internship to get experience—and a foot in the door.
2. **Renting an apartment.** Add up all costs beyond the base rent price—including utilities, parking, and other extras—before signing a lease. You also should have a renters insurance policy to protect against loss.
3. **Buying a car.** Consider selling your current vehicle yourself—you'll likely get more money going this route than trading it in. When it's time to shop for your new vehicle, get preapproved for a loan at Nucor Employee's Credit Union to get a great rate.
4. **Paying off debt.** Think about where you could cut back financially, and avoid taking on more debt. If you need guidance, consult with a Nucor Employee's Credit Union financial counselor.
5. **Budgeting for expenses.** Plug spending leaks by changing your habits. Pack a lunch for work instead of eating out, or brew coffee at home instead of springing for that specialty latte. Use personal finance applications to track spending, pay bills, and examine expenses.

Remember that graduating from college is something to be celebrated. Take time to honor that accomplishment. And, when it's time to tackle the real world, remember that Nucor Employee's Credit Union is here to help with all of your financial transitions.

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Audio Response System

Local to Florence, SC 665-7303

Outside the Florence area 1-888-665-7303

Internet Access www.nucorcu.org

2nd Quarter, 2011 RATES

stated in Annual Percentage Yield

SAVINGS PLANS

SHARES

\$5.00 - \$999.99 - 0.25% APY

\$1,000.00 - and up - 0.50% APY

IRA Share: 0.50% APY

Checking: 0.15% APY

\$1,000.00 Certificate:

1-year - 1.00% APY

6-month - 0.75% APY

LOANS

Share Loan: 10.00% APR

Signature Loan: 18.00% APR

C.D. Loan: 2% APR above C.D. rate

Home Equity Real Estate:

5.25% APR (variable)

New Autos:

3.90% - 4.90% APR

Used Vehicles: 4.90% - 5.90%

VISA with no annual fee

9.25% APR variable

Premium VISA: 5.25% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union

Rates subject to change without notice