



The Lease Is Up—Should You Buy the Car?

Your auto lease gives you a right to buy the vehicle for a fixed price at the end of the lease. But should you? If you have less than three months remaining on a lease, now's the time to decide. So, find your lease and read on.

- 1. Do you like the car?** If it's performed well with a minimum of unexpected cost and repair, then it might be good to renew the lease.
- 2. Will it still fit your needs?** If you're driving a 2-door sports coupe but are expecting a baby, you probably need a new car.
- 3. What is your lease-end buying price?** You'll find the purchase option price in your lease. Let's assume it's \$20,000.
- 4. What is your vehicle actually worth?** Check websites such as *Kelley Blue Book* and *Edmunds.com*. Let's assume your highest wholesale value is \$21,000. **(7)**
- 5. How does your vehicle's wholesale value compare with its lease value?** If it's higher than the lease value, then it's a good deal. In our example, your lease says you can buy for \$20,000. You've confirmed wholesale value is \$21,000. You're buying a car you know and like for \$1,000 less than its wholesale value. Buy the car.
- 6. What if the wholesale value is less than the lease value?** If it's a lot less, don't buy the car. It doesn't make sense to buy the car if your lease's buy-out price is \$20,000, and the car's wholesale value is only \$17,000.
- 7. What's the bottom line?** If your lease car is a good friend, and you can buy it for no more than \$1,000 over wholesale value, that's a smart buy. Your next smart decision is to finance it at Nucor Employee's Credit Union.



Are You Spending Too Much on Groceries?

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How many times have you checked out at the grocery and were surprised by the total? It's easy to let our grocery bill get too big if we're not careful. Yes, food prices have gone up for certain items lately, and we're making more meals at home now than eating at restaurants, but there are ways to keep that expense under control.

- **Figure out how much you can reasonably spend on food.** Financial advisors suggest spending no more than 10% of your income after taxes on food. That includes the supermarket as well as restaurants. If you want actual figures worked out for you, *check out the USDA's website for food plans* based on averages for four levels: thrifty, low-cost, moderate, and liberal plans.
- **Make a shopping list.** There are many *grocery shopping apps* available. Find one that fits your needs. These help you create digital shopping lists, including some that offer digital coupons. If you prefer going old school, make your list with a pen and paper and post the list on a board in your kitchen. As you run low on items, put them on your list. Then, when it's time to shop, stick to that list and try to avoid impulse buying. **(9351)**
- **Use reward programs.** If you use a major retailer, the store will likely have a store reward program. Make sure you sign up for it to get store discounts and coupons. The store may even have its own shopping app.
- **Consider ordering online.** Not only does it save you a trip inside a store during the pandemic, it also keeps a running total of your expenses before you check out. If you go over your shopping limit, you simply take certain items off your list to bring down your total. Ordering online can also lessen impulse buying.
- **Buy only what you need.** Avoid buying anything simply because you have a coupon or because the store offers a bulk discount. If you can't eat 2 bags of salad greens in a week, a "buy one get one 50% off" offer will simply fill your garbage can with wasted food.

Keeping your food expenses under control is easy with a little planning. The digital tools available makes this even easier. The hardest part will be controlling your impulse to reach for a sweet treat before checking out, and for that, you're on your own. **(11499)**



14 Tips for Planning a Family Road Trip

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Family road trips can become some of your most treasured memories...or your biggest headaches. With a little planning and a few family meetings, you can have a fun adventure you will all remember for years. *RoadTrip America* offers these travel tips:

Get ready ...

1. Hold a planning meeting with your family and pull up a big map on a screen. Talk about places that would appeal to all family members.
2. Decide whether you will make reservations for your lodgings ahead of time or if everyone is comfortable just finding a roadside motel along the way.
3. Consider assigning part of a day to each child to plan activities and stops.
4. Have your vehicle checked out by a mechanic.

Get set ...

5. Pack a "Go Kit" with food, water, maps, weather-appropriate outerwear (rain jackets, blankets, etc.), a first-aid kit, and essential safety devices and tools.
6. Charge your tablets, laptops, phones, and portable DVD players, and be sure to pack the chargers and power banks in your bags.
7. Pack a cooler with plenty of water and healthy snacks, including fruits and vegetables. Include enough ice packs to keep the cooler below 40 degrees.

Go!

8. Remember that road trips become part of family lore; keep the pace relaxed and fun, not overly ambitious or stressful. **(65105)**
9. Take the unexpected exit and make it a true adventure.
10. Take frequent breaks at rest stops. Get everyone out of the car to stretch and walk a bit.
11. Eat in unique, non-chain restaurants when possible.
12. Talk to other travelers. Share your family adventures and ask for tips and ideas.
13. Be patient. Drive fewer hours and spend more time enjoying each location.
14. Drive safely.

By following these tips, your family will have a happy adventure you will all remember for years. **(70035)**

If you are looking for some advice on how to save for and finance your trip, contact our Loan Department today at Nucor Employees Credit Union. www.nucorcu.org @ **(843) 665-4668**

1st Quarter Rates

stated in Annual Percentage Yield

SHARES

\$5.00 – \$999.99	0.05% APY
\$1,000.00 and up	0.20% APY
IRA's	0.20% APY
Share Drafts	0.05% APY

SHARE CERTIFICATES

6 Month	0.35% APY
12 Month	0.50% APY

LOANS

New Vehicle	3.49% – 4.49% APR
Used Vehicle	4.49% – 5.49% APR

VISA CREDIT:

Premium	9.75% APR variable
Classic	13.75% APR variable
Certificate Loan	2.00% above CD rate
Signature Loan	18.00% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union. Rates subject to change without notice.

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P.O. Box 6469 • Florence, SC 29502

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