



CREDIT UNION

1905 Howard
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Fall Newsletter

Savings **RATES**

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING SEPTEMBER 30, 2018

Regular Shares	0.50%	0.50%APY
Christmas Shares	0.50%	0.50%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.25%	1.26%APY



Dividend rate for quarter ending, December 31, 2018 on IRA accounts will be 1.25%, 1.26%APY.

SUPER FAST RESPONSE

AUTO LOANS as low as **2.95%**

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Refinance Rates As Low As **2.95%**

Loan **RATES**

October 1, 2018 - October 31, 2018

New Vehicles ('18 thru '17)		Used Vehicles ('18 thru '11)	
36 months	4.25%	36 months	5.25%
48 months	4.50%	48 months	5.50%
60 months	4.75%	60 months	5.75%
72 months	5.00%	72 months	6.00%

New RV's/Boats		Used RV's/Boats	
0-60 months	5.25%	0-60 months	6.25%
61-72 months	5.50%	61-72 months	6.50%
73-84 months	5.75%	73-84 months	6.75%
85-120 months	6.00%	85-120 months	7.00%

Home Loan Refinance		Signature	
15 years	4.50%	24 months	11.00%
20 years	5.00%	36 months	11.50%

Line of Credit/Overdraft protection
10.00%

DEPOSITING CHECKS IS NOW AS SIMPLE AS TAKING A SELFIE

INTRODUCING MOBILE DEPOSIT

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HOLIDAY CLOSINGS



November 1, 2018 – January 31, 2019
12 months @ 8.00%

