



Spring 2011

Need Money? **1% off any secure fixed rate loan*** *Hurry, offer available for a limited time!*

*Effective April 1, 2011, and subject to change. Not available for the refinancing of existing C&O United Credit Union loans. Must meet credit requirements.

Bloom Into Savings Low-Rate Auto Loans



If you have an auto loan at another lender, refinancing the loan at your Credit Union might **lower your monthly payment** and the total interest on the loan. Call us today to find out how much you might save.

- **fast service**
- **affordable payments**
- **low rates**
- **payroll deduction**



rates as low as
1.99% APR*
24 month term

Other rates and terms available

*Annual Percentage Rate. Effective April 1, 2011 and subject to change. Not available for the refinancing of existing C&O United Credit Union loans. Must meet credit requirements. 1% off available for a limited time only.

Share Membership

We are excited to announce that anyone who lives, works, or worships* in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton counties is now eligible for membership at C&O United Credit Union!

Share the benefit of credit union membership with your family, friends, and neighbors today!

Home Equity Loans - No Closing Costs*

Whether you need money for a vacation, home improvements, or even to consolidate debt, take advantage of the money in your home. We are dropping fees and saving you money, making now the perfect time to get a Home Equity Loan at C&O United Credit Union. We will pay the closing costs on all Home Equity Loans of \$10,000 or more.

Call us today to apply!

*No closing costs available on loans of \$10,000 or more. Must meet credit requirements. Available for a limited time.



Message From CEO Mike Cooper

C&O United Credit Union constantly strives to find improved solutions to meet all of our members' financial needs. Watch for more details in the coming weeks about an exciting new service addition to our Checking Account package.

In the meantime, as you enjoy this great spring whether, be sure to make C&O United Credit Union your first stop for all your financial needs - from home improvements to vacation fun, we can help you get the money you need!

Plus, you won't want to miss our super low auto loan rates this spring. We work hard to provide you with the rates and convenience you expect. After all, we understand because we are people just like you.

- Mike Cooper, CEO



C&O UNITED CREDIT UNION

3029 Dixie Highway
Edgewood, Kentucky 41017
(859) 331-3447 • (800) 964-8205
FAX (859) 578-3642
info@co-unioned.org
www.co-unioned.org

Lobby Hours

Monday-Thursday 9am-5pm

Friday 9am-6pm

Drive-Up Hours

Monday-Thursday 8:30am-5pm

Friday 8:30am-6pm

Services

Savings

Checking

ATM Service

MasterMoney Debit Card

Drive-Up ATM

Payroll Deduction

Direct Deposit

IRAs

Club Accounts

Certificates

Great Loan Rates

NADA Auto Information

Auto Leasing

Money Orders

Audio Response (SYBIL)

Notary Service

First Mortgages

Home Equity Loans

Amusement Park Tickets

Perfect Teller (Online Banking)

Perfect Pay (Electronic Bill Pay)

plus much more!



Make Plans To Attend Annual Meeting

Make plans now to attend our Annual Membership Meeting on **Wednesday, May 18 at 5:15pm** at our office. It's a great opportunity to meet the Board and staff, and learn more about the progress of the Credit Union over the past year. We look forward to seeing you there!

Alert: Cards Skimmed Prior To Using An ATM and Pay-At-The-Pump

Card readers attached to exterior doors to locked building vestibules housing ATMs are being rigged to skim ATM cards. Fraudsters are replacing the card readers that control electronic locks (individuals must swipe their card through the reader to gain access to the ATM) with skimmers and install cameras at the ATM to capture PINs entered by ATM users.

The fraudsters later return to the location to remove the skimmer and the wireless camera. Equipped with card data and PINs, they are able to encode the information obtained onto counterfeit cards and withdraw cash at ATMs throughout the country.

Be aware of foreign devices attached to the ATM (e.g., a bogus card reader inserted over an existing card reader and PIN pad overlays).

Pay-at-the-pump skimming, a form of self-service skimming, has been increasing. Fraudsters are rigging gas station pumps with Bluetooth wireless skimmers to skim cards. The wireless skimmers allow fraudsters to download the stolen data without removing the skimming device.

In the event you are a victim of this fraud, be sure to report the incident immediately to the police, and your Credit Union.

From CUNA Credit Union Risk Alert

Holiday Closings

Memorial Day

Monday, May 30



Independence Day

Monday, July 4