



Fall 2011

FREE Credit Report Analysis

For more information see separate insert.

Holiday Loan

1% Off Your Rate*
Borrow up to \$1,200
for 12 months

From travel to shopping, the cost of the holidays can really add up. If you need extra cash this holiday season, be sure to make the Credit Union your first stop. We offer a low-rate Holiday Loan to help ease the stress on your budget.



*Annual Percentage Rate. Effective October 1, 2011 - December 31, 2011. Must meet credit requirements. 1% off our current unsecured rates. ____% is lowest possible rate.

Liberty Mutual Insurance Available

C&O United CU has partnered with Liberty Mutual to offer you auto and home insurance. Save money and take advantage of these benefits today:

- Knowledgeable, courteous staff who explain your options in clear terms and recommend the best match for you
- Convenient service—by phone, in person, or online—whether you're requesting a change to your policy or paying a bill
- 24/7 claims assistance and after-hours policy services

Contact Peter Rodish today at (859) 371-0440 or email him at peter.rodish@libertymutual.com for more information.

Christmas Club

One of the best ways to make sure that you have the money you need for holiday shopping and travel is to save throughout the year in a C&O United CU Christmas Club Account. Your money will accumulate as it earns dividends. Make deposits easily with payroll deduction, in person, by phone or by mail.



Funds will be deposited into your Share Account on Oct. 4, 2011. If you prefer to have the funds dispersed differently, let us know.

Call us today to open a new account, or to increase the deduction on your existing account.

Holiday Closings

Columbus Day October 10
Veterans Day November 11
Thanksgiving November 24
Christmas Eve December 26
New Year's Eve January 2, 2011

Message From CEO Mike Cooper

Let's face it - the holidays can be pretty stressful. From shopping to family gatherings, this time of the year can get busy and expensive. At C&O United CU, we are here to help make your holidays a little more "merry and bright."



Be sure to take advantage of our low-rate VISA Credit Card coming in late October. You'll save money with our rates as low as 8.99%APR*. Plus, you can transfer balances from other high rate cards. Stop by to apply so you'll have your card in time for holiday shopping.

And remember, gift giving doesn't have to be expensive to be special. Have you ever thought of sharing C&O United CU membership with your family members? It's the gift that keeps giving all year long!

Additionally, be sure to take advantage of our FREE Credit Score analysis available through December 31, 2011. We will give you a free copy of your credit report and credit score. Our credit specialist will work one-on-one with you to answer all of your questions and get you on a path to financial success.

Get 2012 started off on the right foot and review your credit report for FREE with our Credit Specialist. Call us today to make an appointment.

On behalf of the C&O United CU Board and staff, I wish you and your family a very safe and happy holiday season!

- Mike Cooper, CEO

*Annual Percentage Rate. Effective October 1, 2011 and subject to change. Must meet credit requirements.

C&O UNITED CREDIT UNION

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FAX (859) 578-3642
info@co-united.org
www.co-united.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
VISA Credit 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!



Refinance And Save

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.

Skip-A-Payment

Simply complete this form and return it to the Credit Union, along with a \$20 processing fee.

Please note: To skip your November payment, form is due October 28, 2011. To skip your December payment, form is due November 30, 2011.

YES! I would like to skip the following payment:

November **December** (choose one)

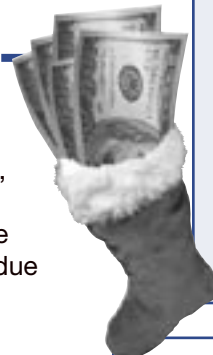
Account _____

Loan # _____

Name _____

Address _____

Signature _____



To be eligible to skip your payment you must:

1. be current on all loans and
2. we must receive your request form before Oct. 28, 2011 (for November skip) or before Nov. 30, 2011 (for December skip).

Not available on Home Equity Loans. Interest will continue to accrue and the term of the loan will be extended by one month. Other restrictions may apply.