



Member News



Summer 2016

We're On Facebook!

Your friendly neighborhood credit union is now on Facebook! Like C&O United Credit Union's Facebook page for great information, details on events and even contests with prizes! Come join the fun. Scan the QR code below with your phone or you can go to <https://www.facebook.com/COUnitedCU/> to start in on the fun!



Loan Rates

**Get a New Vehicle for
As Low As
1.99% APR***

For 24 months with direct deposit and A+ Paper.

**Get a Used Vehicle for
As Low As
3.24% APR***

For 24 months with direct deposit and A+ Paper.

**Home Equity Loan
For As Low As
3.50% APR***

With 80% LTV and a \$50,000 maximum.

**Get a Signature Loan for
As Low As
9.45% APR***

For 48 months with direct deposit and A+ Paper.

How Can We Save You Money?

**See a full list of loan rates at
www.co-united.org.**

*All Rates Subject to Change

The rate you receive is based on your credit worthiness and term of loan

APR = Annual Percentage Rate

Member Loyalty Discount Available on Select Loans

All loans reflect current loan sale (limited time)

Your Summer Loan Spot

C&O United Credit Union is your one stop shop for money you need this summer. We have great rates on cars, recreational vehicles and unsecured personal loans. Whether you need a car, looking for a boat or need money for a wedding or other summer event, we can help!

We also have great rates on credit cards. If your current card has lost its sizzle, apply for a C&O United Credit Union Credit Card!

Is your yard lacking luster? Need to repair your deck? We can help with that too. A Home Equity Loan might be the right option for you. Now is the time to apply before rates go up.

Give us a call at (859) 331-3447 or go to www.co-united.org to apply. We have fast and friendly member service representatives ready to help you.

Protect Yourself: Watch for Skimmers!

Skimming is a way identity thieves steal information from your credit or debit card. They use the information they steal to create an illegal copy of your card. Thieves will either use the information for themselves to charge items on your card, or sell the information to others.

Thieves will place card skimmers on ATMs, gas pumps and other sales terminals to pull the information off your card. The card skimmer fits over the original card reader and as you insert your card, the device pulls off the information the thieves need. They will also place keypad overlays on the machine to record any PIN numbers you may type in. Or, they may place hidden cameras to record you typing your PIN number.

There are a couple things you can do to protect yourself from thieves trying to skim information from your card. If you can, only use ATMs inside of banks. These machines are easier to be watched and are less vulnerable to tampering. Thieves are more likely to tamper with ATMs that are not from banks like those from convenience stores.

At any ATM or sales terminal, it's best to be vigilant. Check to see if the colors and materials used match up. Look for anything that appears out of place or added on. These can be signs of skimming devices. If anything on a machine looks funny or doesn't feel right, walk away. It is always better to be safe than sorry.



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Lobby Hours

Monday-Thursday 9am-5pm
Friday 9am-6pm
Drive-Up Hours
Monday-Thursday 8:30am-5pm
Friday 8:30am-6pm

Services

Savings
Checking
Overdraft Courtesy Pay
ATM Service
MasterCard Debit Card
Drive-Up ATM
Payroll Deduction
Direct Deposit
IRAs
Club Accounts
Certificates
Great Loan Rates
NADA Auto Information
Money Orders
Audio Response (SYBIL)
Notary Service
First Mortgages
Home Equity Loans
Auto Loans
Signature Loans
Credit Cards
Perfect Teller(Online Banking)
Perfect Pay (Electronic Bill Pay)
Plus much more!



Holiday Closings

Monday, July 4
Independence Day

Monday, September 5
Labor Day

Monday, October 10
Columbus Day

Share Membership

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

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!

