



Member News

Fall 2017



There's Still Time to Get a Good Mortgage Rate

Mortgage rates are still low and it's time to take advantage! Mortgage specialists Ken and Danielle Prost are helping C&O United Credit Union members make the most of their mortgage. Refinancing your mortgage could not only save you interest over the life of your loan, but on your monthly payment as well. Ken and Danielle can also help get you pre-approved for a home loan if you are currently looking to purchase a home. They can even discuss your credit report with you and help you get your score where it needs to be to purchase a home. See how much you can save by calling Ken and Danielle Prost at 513-265-8792 today!

Fall in Love with CU Loans

Leaves aren't the only things that fall in autumn. C&O United Credit Union is constantly working hard to get you the best loan rates possible. When you think of getting a loan, a car loan is probably the first thing that comes to mind. Yes, we do car loans; but we also do so much more! Get money for your winter vacation or your holiday celebrations by getting a low interest Home Equity loan or Signature loan! These types of loans can be used for virtually anything. Heater repairs, car repairs, debt consolidation, student expenses; We have you covered. No matter what your needs are financially, C&O United Credit Union is more than happy to work with you to get you what you need.

Friendly faces, easy process, fast results; that is what C&O United Credit Union loans are all about. Call (859) 331-3447 to apply today!

Loan Rates

Get a New Vehicle for
As Low As

1.99% APR*

for 24-month term with direct deposit
and A+ paper.

Get a Used Vehicle for
As Low As

3.24% APR*

for 24-month term with direct deposit
and A+ paper.

Get a Home Equity Loan for
As Low As

4.25% APR*

with 80% LTV and \$50,000 maximum.

Get a Signature Loan for
As Low As

9.45% APR*

for 48-month term with direct deposit
and A+ paper.

How can we save you money?

Get a full list of rates at

www.co-unioned.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

A Note From The CEO: Equifax Data Breach

As you have probably heard on the news, Equifax has experienced a data breach. I would like to give the information I have at this time to help protect yourself from possible identity theft.

At this time, it seems there were just over 200,000 credit cards among the 143 million records potentially compromised. Equifax has said that debit cards were not exposed. This means that the criminals are unlikely going to have the ability to withdraw funds from checking accounts. But, information that was received during the breach could be used to open accounts fraudulently. The most immediate threat is identity theft.

To protect our members, C&O United Credit Union will be taking extra care in verifying identity, especially when opening new accounts and answering telephone calls. Please be patient with us as we work to confirm your identity to keep you and your money safe.

So what can you do? Equifax has set up a tool to help consumers determine whether their data has been exposed. Go to <https://www.equifaxsecurity2017.com/> and type in your last name and last 6 digits of your social security number. If the system detects that you may have been part of the breach, Equifax will give you a free year of credit monitoring to help catch any discrepancy that may occur.

You can also go to www.stophedatabreaches.com. This website has a number of tips that can help you remain vigilant and protect your personal data.

It is very important to not respond to email, texts or phone calls asking for personal or financial information. C&O United Credit Union nor any other financial institution will ask you to send such information through email or text. Be wary of anyone asking for account numbers, social security numbers or credit card numbers.

Be sure to frequently review account activity and immediately report unauthorized transactions. If you see something in your account you do not recognize, call us right away. This can help prevent further fraud.

We will be sure to offer any new information if it arises. We at C&O United Credit Union will do all we can to keep our members and their accounts safe.

- Mike Cooper, CEO

Holiday Closings

Monday, October 9th
Columbus Day

Thursday, November 23rd
Thanksgiving Day

Monday, December 25th
Christmas 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!



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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!

