



Member News



Spring 2017

Want to Win a Grill?

Back yard looking a little underwhelming for your summer BBQs? C&O United Credit Union can help! We have great rates on not only car loans, but Home Equity Loans and Signature Loans too! We can get you the money you need to spruce up your outdoor world on any budget. Plus, when you apply for a loan between now and June 30th, you'll be entered to win a shiny, new grill! The winner will be drawn just in time for 4th of July!



Apply today, get the money you need and be entered to win!

No purchase necessary. Promotion period: The contest begins April 1, 2017 and ends June 30, 2017. Read official rules at C&O United Credit Union. C&O United Credit Union reserves the right to end promotion at any time. Entry is not based on approval or denial of loan application. Any loan application submitted during contest times will be entered to win. Details at C&O United Credit Union Office.



Discounted Insurance

As a member of C&O United Credit Union, you could receive exclusive savings on auto and home insurance from Liberty Mutual.¹

Along with valuable savings, you'll enjoy access to benefits like 24-Hour Claims Assistance.



Contact me for a free quote:

Randy Watkins

859-371-0440 ext. 53680

Randy.Watkins@LibertyMutual.com

This organization receives financial support for offering this auto and home benefits program.

¹Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted

by law, applicants are individually underwritten; not all applicants may qualify. Coverage provided and underwritten by

Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2015 Liberty Mutual Insurance

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

3.75% 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-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

All loans reflect current loan sale (limited time)

Spring Away from Pay Day Loans

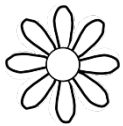
It's easy to find yourself strapped for cash. We get it. But pay day loans aren't the answer.

Payday loans are typically small-dollar loans. They generally have higher interest rates and fees than other types of loans. For instance, a typical two-week payday loan would have an annual percentage rate (APR) of almost 400%. Borrowers typically promise to repay the loan with their next paycheck. In some cases, the loan is structured with payments over a longer period of time. (mycreditunion.gov)

C&O United Credit Union exists for you. If you are having financial trouble, come see us first. We look at people, not credit scores. Our loan rates are WAY below 400% APR*. Our Signature Loans are as low as 9.45% APR*. Let us help you get the money you need and get out of debt faster.

For more information on Pay Day Loans and Credit Union alternatives to them, check out mycreditunion.gov.

*APR = Annual Percentage Rate. The rate you receive is based upon credit worthiness and term of loan. All rates are subject to change. Call (859) 331-3447 for more information or to apply.



Holiday Closings

Monday, May 29
Memorial Day

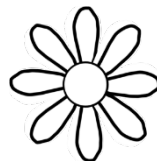
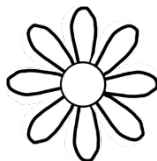
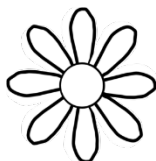
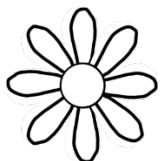
Tuesday, July 4
Independence Day

Monday, September 4
Labor 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!



3029 Dixie Highway
Edgewood, Kentucky 41017
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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

Overdraft Courtesy Pay

ATM Service

MasterMoney 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!

