



Member News

Summer 2018



Make Us Your Summer Loan Stop

New cars, weddings, parties, and home updates and repairs are on many of our summer to-do lists. Come to C & O United Credit Union to get great rates on all the money you need this summer. Have a car loan right now? Call us! We may be able to refinance your vehicle loan and save you money on interest over the life of your loan! Call (859) 331-3447 today and talk to one of our friendly member service representatives. It doesn't cost you anything to see what you can save! If you have a lot of summer projects, consider a Home Equity Loan. Use the equity in your home to your advantage to get the money you need. Call us today! We'd be happy to discuss your financial needs and help you come up with the best solution!

Coming Soon!: A New Way to Get the Car You Need!

Things are tight these days. Sometimes, fitting a car payment into the budget can be all but impossible. But you need a car. We at C&O United Credit Union understand. To help, we are going to be offering a new loan product which will allow you make smaller, more affordable payments on the car you need. Keep watch on our website and Facebook page to see product details as they become available!

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**

5.00% 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

Personal Defense Strategies Against Financial Fraud

Shopping, groceries, vast information, communication with friends and family; technology and the internet has given us access to many conveniences. But, as we are reminded on a nearly daily basis, these conveniences have a downside in the form of hackers, viruses, account hijacking, and cyber-fraud.

Law enforcement officials have joined with financial institutions to combat these criminals on all fronts. In particular, financial institutions have made substantial investments in people, technology and infrastructure with the single goal of protecting your account and your personal information.

But you are the best advocate for your own cyber safety. To help keep your accounts and finances safe, incorporate these precautions into your everyday life:

1. Do not reveal any personal information online, unless you are positive about the source. Remember, most successful fraudsters are convincing con-men.
2. Your financial institution will never ask you to verify personal information by email. Most emails are not secure and encrypted.
3. Update your personal anti-virus software regularly.
4. Install an Anti-Spyware program on your computer and update it regularly.
5. Passwords should be strong and changed if you suspect a problem. Security experts advise a combination of letters and numbers.
6. Check your accounts often. If something seems unusual, notify your financial institution immediately. Those who check frequently online learn about the crime earlier, according to experts.
7. Check your credit report at least annually. You are entitled to one free credit report annually from each of the three major credit bureaus. That means you can check for free every four months, an excellent safeguard that costs nothing more than a little time.
8. Always sign off and log out properly. Follow the secured area exit procedures.
9. Monitor your credit card accounts closely and report any suspicious activity right away.
10. Be wary of skimming at ATM machines and gas pumps. If an ATM machine or gas pump card reader looks like a device has been appended to it, then it might be a skimming device. Go to another location.

Holiday Closings

Wednesday, July 4th
Independence Day

Monday, September 3rd
Labor Day

Monday, October 8th
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!



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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
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!

