



Member News

Spring 2019



Changes to ATM Deposit Availability

Due to unforeseen changes, C&O United Credit Union members will no longer be able to make deposits at Fifth Third ATM machines. We are very sorry for any inconvenience this may cause our members. This will not affect withdraws; only deposits in Fifth Third ATMs. We will continue to offer night deposits at 3029 Dixie Highway. You can also set up direct deposit with one of our friendly member service representatives. If you have any questions at all about the change, please don't hesitate to give us a call at (859) 331-3447.



Do Your Finances Need Spring Cleaning?

It's getting warmer and the daylight is out longer! Spring is here! As you spruce up your home after the long winter, consider taking a look at your finances too. You could save \$100s in interest just by switching over loans and credit cards to C&O United Credit Union. Switching your loans and credit cards are easy with our super friendly and helpful member service representatives. We can help you every step of the way. It could be time to take a look at the interest you're paying and see how much we can save you.

It could also be time to take a look at making C&O United Credit Union your primary financial institution, if it's not already. We are a great place for savings accounts, but we have great checking accounts too! We could save you money in membership and monthly maintenance fees because we don't have any! Give us a call and let us help you spring clean your finances this year. It could really pay off for you, literally. We love to save our members money!

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
5.50% 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

Home Funding Made Easy

Polaris Home Funding Team: Helping C&O United Credit Union Members with Home Loans

Looking to buy or refinance a home? We have the perfect people to help. Ken and Danielle Prost have been working with our members for their home financial needs and we are getting nothing but positive feedback. Easy to work with and willing to come to the C&O United Credit Union office, Ken and Danielle are the perfect team to get you the best rate for your home. If you are interested in home financing, whether for purchasing a new home or refinancing your current home, call Ken and Danielle Prost at (859) 759-1316 and tell them you are a member of C&O United Credit Union!

Program Spotlight: KHC and OHFA

There are down payment assistance programs in both Kentucky and Ohio. These state housing agency programs offer options to give buyers up to 100% financing for a home purchase. Here are highlights of the programs for each state:

Kentucky Housing Corp Financing (KHC) – KHC offers several 100% program financing options - many specifically geared towards down payment assistance for home purchases in the state of Kentucky. There are many program options, especially FHA and Conventional options. With the Conventional program, there is also a no monthly mortgage insurance option. For the normal required down payment, they do a small 2nd mortgage to cover the down payment and depending on income can be as low as 1% interest rate! Max debt ratio is 50% and allows FHA down to a 620 score. Also, KHC allows doublewides at the same interest rates as long as on land that is also owned.

Ohio Housing Finance Agency (OHFA) – OHFA offers several special FHA and VA purchase financing options for first time home buyers and non-first time homebuyers in targeted areas in Ohio- both options include a forgivable down payment assistance option if applicable. The down payment assistance covers up to 5% of the required 3.5% FHA down payment. The Ohio Heroes program allows special financing for individuals who are retired or active military, police and firefighters, EMT's, health care workers, and teachers. OHFA can be a good option if the you have a 660 score, are buying a primary residence in Ohio and fits certain income and credit restrictions. If you have any questions about purchasing or refinancing a home please give us a call! We are mortgage advocates who believe every borrower has the right to our time as professionals in the industry, to received qualified advice, and to tell their story.



Holiday Closings

Monday, May 27th
Memorial Day

Thursday, July 4th
Independence 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
MobiMoney App
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!

