



Member News

Fall 2019



IMPORTANT INFORMATION FROM YOUR CEO, MIKE COOPER

Let you in on a little Secret.

C&O United Credit Union turned Ninety this year and has a bit of a change coming forth. In 1982 the credit union move to the Heritage International Plaza and twenty years ago moved around the corner to our current suite which has served you very well. In September, the owners of the Heritage International Plaza have decided to redevelop the entire complex, leaving C&O to find a new location.

For the past few weeks the Board of Directors and I have been working diligently behind the scenes to find a new location that will be good for you. In searching for a new location, we know members are the most important aspect of our business, and want to make sure the location is best for the majority. We also want you to know we will be maintaining all the great services you have come to enjoy. As we transition from the current location to the new location, you may experience a little dust as we shuffle things around, but remember it will be short lived. As far as the location, we are currently looking at a few sites, but need to wait until a lease is signed before disclosing. As soon as the lease is signed, we will share with you on the front page of our web site www.co-unioned.org, the location and the anticipated opening date. We will give you plenty of notice so you can plan accordingly, but to help you, remember a lot of your deposits can be made by ACH (Automatic Clearing House), bills can be paid by bill pay and your monthly statements can be received electronically. If you would like more information about these services, feel free to contact our Members Service Advocates at (859) 331-3447.

Sincerely,

Mike

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

5.25% 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

Holiday Loans!

Christmas is right around the corner! Are you excited or worried about where you're going to get the money? We can help with that. At C&O United Credit Union, we have many low interest options that can get you the money you need without breaking the bank. We offer credit cards with rates much lower than the national average, low interest signature loans and car loans. We'd be happy to help. Give us a call at (859) 331-3447 today and see how we can help you.



Skip-a-Pay for the Holidays!

Simply complete this form and return it to the Credit Union, along with a \$25 processing fee. **Please note:** To skip your November payment, form is due October 31, 2018. To skip your December payment, form is due November 30, 2018.

YES! I would like to skip the following payment:
 November December (choose one)

Account: _____ Loan #: _____

Name: _____

Address: _____

Signature: _____

To be eligible to skip your payment you must: 1. be current on all loans and 2. we must receive your request form before Oct. 31, 2019 (for November skip) or before Nov. 30, 2019 (for December skip). Not available on Home Equity Loans. Interest will continue to accrue and the term of the loan will be extended by one month. Other restrictions may apply.

Holiday Closings

Monday, Oct. 14th Columbus Day	Monday, Nov. 11th Veteran's Day
Thursday, Nov. 28th Thanksgiving	Tuesday, Dec. 24th Open until 1PM
Wednesday, Dec. 25th Christmas Day	Wednesday, Jan. 1st New Year's 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



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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!

