



Member News

Fall 2020



**For the First Time Ever, We're
Offering **1% OFF** Loan Rates!**

For the first time ever, C&O United Credit Union is offering **1% off** our already low interest rates! We have great rates on cars, recreational vehicles and unsecured personal loans! Whether you need a new car (or refinance one from another financial institution!), looking for a boat or RV, or need some money for a family event or wedding – We Can Help You!

The promotional **1% off** is valid for a limited time only on select loans. We don't know how long this is going to last so now is the time to act.

Restrictions do apply. Call us today for details and to see how much money we can save you!

Phone:
(859) 331-3447



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
2.49% APR***
for 24-month term with direct deposit
and A+ paper.

**Get a Home Equity Loan for
As Low As
3.25% 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, 2020. To skip your December payment, form is due November 30, 2020.

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, 2020 (for November skip) or before Nov. 30, 2020 (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. 12th Columbus Day	Wed., Nov. 11th Veteran's Day
Thursday, Nov. 28th Thanksgiving	Thursday, Dec. 24th Open until 1PM
Friday, Dec. 25th Christmas Day	Friday, 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!

