



ALL ABOUT THE

# Holidays Specials & Promotions

(Restrictions apply, ask us for complete details. Subject to change without notice.)

## Personal Loan Special

**4.50% APR for 60 months**

\*Annual Percentage Rate (APR) includes a 1.00% APR reduction for having a direct deposit already established to your account and opting in to set up auto pay for the life of the loan. Otherwise, the APR will be 5.50% for no direct deposit. Offer begins 10/1/2019 and ends 10/31/2019. No internal refinances. Max loan amount \$12,500, however the approved amount may vary depending on each individual credit history and underwriting factors. Offer subject to meeting credit underwriting criteria and can change without further notice. This loan promotion cannot be combined with any other current loan promotions. Other factors and restrictions may apply.

## Special Intro 1.99% APR on new Visa Credit Card Accounts

Open a new Visa Classic or Platinum card from **10/1/2019 – 11/30/2019** and receive a Special Intro **1.99%APR\*** until **5/31/2020** on purchases and balance transfers.

\*After the promotional time frame expires, the remaining balance will migrate to the standard APR applicable on your account. Standard APR for Visa Classic cards are 11.50%, Visa Platinum cards 8.00%.

## Holiday Skip A Pay Program

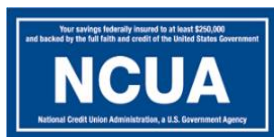
Qualified Borrowers may skip their monthly payment for one of the following months:

November 2019      December 2019      January 2020

Click [Here](#) for program details.

## 0.50% Rate Discount on all New Loans

Rate discount on all new loans with direct deposit and auto payment set-up.  
Loans will be approved at the current rate until the direct deposit and auto-pay is confirmed.  
**This special cannot be combined with any other loan promotion/special.**



Federally Insured by NCUA