



The Report Card

Winter Issue

January, 2019

Holiday Relief Loans: 0.50% APR* Off Loans

New year means new deals! For a limited time, you can get 0.50% APR* off our current loan rates! Get a new vehicle for as low as 3.00% APR*! Get a used vehicle for as low as 2.00% APR*! Get a personal loan for as low as 8.50% APR*! Don't pay on those high interest credit cards anymore. Get a low interest signature loan to pay those holiday bills off cheaper and faster!

Also, car dealerships are gearing up to get rid of their 2017s. If you're going to go car shopping, get pre-approved with us first! Getting pre-approved helps save your credit score, makes dealing easier and saves you stress. Get the money you need and save! Apply Today!

*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. All loans reflect current loan sale (limited time) Rates shown are for A+ paper and 36 month term. To receive discount on car loans, must be at least \$1000 in new money. No current signature loan balances can be refinanced to receive the loan special discount. Credit union reserves the right to end promotion at any time without notice.

Lower Your Payment!

Do you currently have a car or personal loan with a high monthly payment? Don't stress about making your bills. Give us a call and see how low we can get your monthly loan payment. It doesn't cost a thing to see what we can save you. See how much money we can save you a month. Stop stretching your budget and talk to us. Apply at

www.nkefcu.org or
call us at (859) 441-3405.



Using Courtesy Pay Wisely

Courtesy pay is that neat service that can prove helpful when you underestimate how much money you may have in your account. The credit union will cover your one-time debit/ATM transactions up to \$500 for accidental overdraws, but can get expensive if you use the service on a regular basis.

Using courtesy pay as a loan can get expensive quickly. Each time you dip into the \$500 cushion, you will be charged \$30. If you keep using it, this can add up quickly and you are in over your head before you know it. Good account management is the lowest cost way to protect your hard-earned money. If you overdraw by accident, let the courtesy pay catch up and help you out. But relying on it is not the best thing for your finances. Please feel free to call the credit union if you have any questions about courtesy pay. Remember, you can opt in/out of this service at any time.



Loans Made Simple



Getting the money you need can be a big hassle. Whether it be for a car, home repairs, debt consolidation or for a special event, applying for a loan isn't fun. But here at Northern Kentucky Educators' Federal Credit Union, we strive to make the loan process simple.

Over the Phone or In-Person Consultation: Need money but not sure what payment you can afford or what loan is right for you? Talk to our Loan Specialist, Trisha. She can talk you through our loan options and help you figure out what would fit best for what you need and your budget.

Apply Online: No need to leave the comfort of your home. Just hop onto your computer and fill out the simple form to apply. Our Loan Specialist will take care of the rest.

Close Online or In-Person: Closing the loan and getting your money has never been so fast, easy or secure. We can send the documents to you in a password protected email. Click to sign and it's encrypted and sent back to us. The process takes only minutes and you can do it from anywhere you have access to a computer or phone with internet. Or if you prefer face to face interaction, we'd be happy to close with you in the office without outstanding customer service.

As your credit union, we do our very best to make finances simple. Let us help you not only save money, but get what you need fast, hassle free and, as always, with a smile. Call (859) 441-3405 to talk to Trisha about a loan today or to go www.nkefcu.org to apply.

Privacy Policy



Northern Kentucky Educators' Federal Credit Union 2019 Privacy Notice – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.nkefcu.org or we will mail you a free copy upon request if you call us at (859) 441-3405.

Holiday Closings



Tuesday, January 1: New Year's Day

Monday, January 21: Martin Luther King

Monday, February 18: Presidents' Day

Monday, May 27: Memorial Day

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Northern Kentucky Educators'
Federal Credit Union
859-441-3405 www.nkefcu.org



EQUAL HOUSING
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