

# The Report Card

## July, 2020



### Save Money on Home Projects!

Many of us have taken this extra time at home to spruce things up! Whether you're working on landscaping, getting new furniture, or remodeling a room we can help! We have great rates on personal loans and home equity loans. Both are great ways to get you the money you need to finish your projects with a low interest rate! If you need funds for your home projects this summer, give us a call. We'd be happy to help you find a low interest, money saving option. Call 859.441.3405 or apply online at [www.nkefcu.org](http://www.nkefcu.org).



### Blast Away High Interest and Win

### a Pressure Washer!

No matter what kind of loan you need, we can save you money with our low interest rates! We can get you the money you need for a car, boat, or home project for a great rate. You can even save money by refinancing loans you currently have at other financial institutions with us! No matter what kind of loan you need, if you apply for a loan in the month of July, you will be entered to win a gas-powered pressure washer! You'll be able to blast away high interest and dirt with this super cool tool! Save money today and be entered to win! Call 859.441.3405 or apply online at [www.nkefcu.org](http://www.nkefcu.org)!



The promotion begins at 8:30 AM July 1, 2020 and ends at 5:00 PM July 31<sup>st</sup>, 2020. Read official rules at [www.nkefcu.org](http://www.nkefcu.org). NKEFCU reserves the right to end promotion at any time. Any loan applied for between promotion period times will get their name entered into the contest. The odds of winning are dependent on how many entrants. Details at [www.nkefcu.org](http://www.nkefcu.org).

### Loan Rates

#### New Car Loans

As Low As  
**2.00% APR\***

For 24 Months with Direct Deposit  
Discount and A+ Paper

#### Used Car Loans

As Low As  
**2.50% APR\***

For 24 Months with Direct Deposit  
Discount and A+ Paper

#### Recreational Vehicle Loans

As Low As  
**3.00% APR\***

For 24 Months with Direct Deposit  
Discount and A+ Paper

#### Unsecured Loans

As Low As  
**8.75% APR\***

For up to 48 Months with Direct Deposit  
Discount and A+ Paper

\*All Rates Subject to Change

The rate you receive is based on your credit worthiness and term of loan. Rates reflect current loan sale, limited time offer.

APR = Annual Percentage Rate  
Member Loyalty Discount Available on Select Loans.



**EDUCATED  
AUTO SAVER  
LOAN**

*Getting the Car You Need with a Payment You Can Afford.*

*Presented by:*



**Northern Kentucky Educators'  
Federal Credit Union**

**859-441-3405 ☎ [www.nkefcu.org](http://www.nkefcu.org)**

- Lower monthly payments – 30-40% lower on average than with conventional financing.
- No down payment required and no prepayment penalties.
- Flexible loan terms from 2 to 6 years.
- You own the vehicle (titled in your name - not a leasing company's).
- You can carry the level of personal vehicle insurance you choose versus the level of coverage stipulated by the leasing company in the lease contract.
- You can negotiate the vehicle purchase price like a cash purchase with the dealer.
- Lower excess mileage charge than most leasing programs of only \$.10 per mile\*.
- Lower disposition fee than most leasing programs of only \$195\*.
- Refinance remaining balance at loan maturity or anytime during the loan term.
- Keep, sell or trade the vehicle at loan maturity or anytime during the loan term.
- Return the vehicle at loan maturity in lieu of making the final balloon payment with no end of loan term hassles. Vehicle pick-up is arranged, even if you have moved to a different state!

\*fees apply only if you decide to return the vehicle in lieu of making the final balloon payment

**GO TO [WWW.NKEFCU.ORG](http://WWW.NKEFCU.ORG) OR CALL (859)441-3405 TO GET AN EDUCATED AUTO SAVER LOAN TODAY!**

## **Holiday Closings**

**Saturday, July 4<sup>th</sup> – Independence Day**

**Monday, September 7<sup>th</sup> – Labor Day**

**Monday, October 12<sup>th</sup> – Columbus Day**

**Wednesday, November 11<sup>th</sup> – Veteran's 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



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Federal Credit Union**  
859-441-3405 ☎ [www.nkefcu.org](http://www.nkefcu.org)



**EQUAL HOUSING  
LENDER**