



Member News



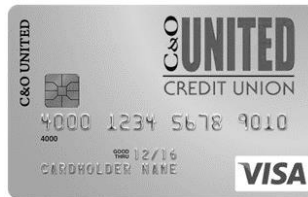
Winter 2016

Left Over Credit Card Debt?

In December, we get Christmas cards in the mail. In January, all we get is the Christmas bills. If you are holding balances on high interest credit cards, C&O United Credit Union wants to help.

Our credit card rates are as low as 9.49% APR*! That is likely much less than a large bank credit card. Transferring your balance will not only save you money in interest, but help you get your debt paid off faster as well. And with no balance transfer fees, it doesn't cost you anything to save money. Go to www.co-unioned.org/creditcards.php to apply today!

*APR = Annual Percentage Rate. Issuing of the credit card is subject to credit approval. Your credit card rate may be higher than advertised due to your credit history and qualifications. Rate subject to change.



Loan Rates

Get a New Vehicle for

As Low As

1.99% APR*

For 24 months with direct deposit and A+ Paper.

Get a Used Vehicle for

As Low As

3.24% APR*

For 24 months with direct deposit and A+ Paper.

Home Equity Loan

For As Low As

3.75% APR*

With 80% LTV and a \$50,000 maximum.

Get a Signature Loan for

As Low As

9.45% APR*

For 48 months with direct deposit and A+ Paper.

How Can We Save You Money?

See a full list of loan 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

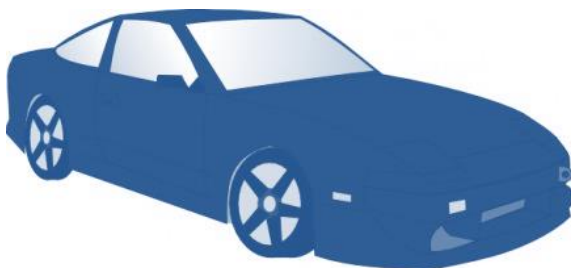
Member Loyalty Discount Available on Select Loans

All loans reflect current loan sale (limited time)

New Year, New Cars!

The 2017 cars are in and dealers are often looking to make great deals on new 2016 and 2017 cars. Stop by C&O United Credit Union before you go looking for that perfect car at the great deal. We can get your pre-approved for a car loan. Getting pre-approved helps you from getting multiple hits on your credit score. Get pre-approved now before the rates go up.

See a full list of our rates at www.co-unioned.org then call (859) 331-3447 to apply!



Need Help Planning for Retirement?

If you need help planning for your retirement and you aren't sure if you should have made a contribution for 2016, we have just the guy to help. Francois Fiset is a financial planner who works with members of C&O United Credit Union. Even if you just need a second opinion on your current retirement track, please contact Francois for a free evaluation. You can call Francois at (513) 744-9333 or check out his website at www.francoisfiset.com.



3029 Dixie Highway
Edgewood, Kentucky 41017
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FAX (859) 578-3642
info@co-united.org
www.co-united.org

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

MasterMoney 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!

Privacy Policy

C&O United Credit Union

Policy Manual

Section Privacy Policy

Notice of Privacy Practices for Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

Information We Collect:

We collect non-public information about you from some or all of the following sources:

1. Information we receive from you on applications or other forms such as your name, address, social security number, assets and income.
2. Information about your transactions with us, our affiliates, or others such as you account balance, payment history, parties to transactions and credit usage; and
3. Information we receive from consumer-reporting agency, such as credit-worthiness and credit history; and
4. Information we obtain when we are verifying information you have provided us with.

Information We Disclose:

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances and permitted by law.

Holiday Closings

Monday, January 2

New Years Day (observed)

Monday, January 16

Martin Luther King Jr. Day

Monday, February, 20

Presidents' Day

Monday, May 29

Memorial 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 Union!

