

FEBRUARY 2016

# CONNECTION

Information for members of  
**Two Harbors Federal Credit Union**

# HANG ON!

Get a jump on the savings with tax-advantaged home equity loans from THFCU.

2016 is off to a fast start. Get a jump on the savings by borrowing against the equity in your home. A home equity loan or line of credit from THFCU allows you to save not just once, but twice. First, our rates are among the lowest in the Two Harbors area. Second, the interest you pay is typically tax-deductible.

And don't forget – A THFCU home equity loan can be used for any reason. Consolidate debt, improve your home, take a vacation... how you spend your equity dollars is entirely up to you.

Borrow in one lump sum for up to 12 years at an incredible 3.59% APR. Or, if you'd rather write your own loan, consider a home equity line of credit. Borrow only what you need when you draw from a credit line and instantly drop the funds into your THFCU checking account for easy access.

Home values are climbing in northeastern Minnesota, which means you've likely got equity in your home that you didn't have a year ago. Talk to a member of our lending team today. We'll assess your equity potential and can recommend the loan that is best for you.

**Home Equity Loans**  
Fixed rates as low as **3.59%** APR

**Home Equity Line of Credit**  
Variable rates as low as **5.50%** APR

Rates presented are the lowest available, may include relationship discounts (up to 0.5% APR) and may change dependent on credit history, collateral, or term. Consult your tax advisor regarding deductibility of loan interest. 3.59% APR at 12 years is \$85.59 for every \$10,000 borrowed. Featured home equity loan rate is available only for 1st lien equity.

The wait is nearly over. Our new office opens its doors at 801 11th Street (across from Super One Foods) after the President's Day weekend on Tuesday, February 16th. We're open for business starting at 8:30am, and look forward to seeing you in our new lobby and drive through.

Our Second Avenue location will permanently close at the end of the day on Friday, February 12th. For answers to your questions about the move, visit the 'On the Move' section of our blog, located at [www.thfcu.org/moving-qa](http://www.thfcu.org/moving-qa)

*The new THFCU*  
**OPENS FEBRUARY 16, 2016!**



## Debit Card Upgrade



If you have a THFCU debit card scheduled for February renewal, you may notice some changes to your plastic.

Beginning this month THFCU debit cards will include an added security measure – an embedded computer chip that dramatically reduces the potential for fraud. The enhancement changes your purchase experience, slightly. Instead of swiping, your chip-card must be inserted into the card reader where it will stay for the duration of the transaction. Most merchants are slow to adopt this technology, so your new debit card will also be compatible with traditional 'swipe' machines.

If you have questions about your new card, call or visit. We're here to help.

## 68 years of service Annual Meeting Notice

All members are welcome to join us  
for the 68th Annual Meeting of  
Two Harbors Federal Credit Union:

**Thursday, March 17th**  
**6:00 Registration**  
**6:30 Business Meeting**

**Two Harbors Community Center**  
**417 South Avenue**

**No RSVP necessary!**

## Three great reasons to finance your vehicle with us

**Auto Loans** as low as **1.99%** APR

We've had a chilly start to the new year, and the dealerships' business historically slows in February. It may very well be the perfect time to negotiate a favorable price on a new or used model. Of course there are other great reasons to shop, particularly when you finance with THFCU:

### #1 – OUR NEW CAR RATES ARE GOOD FOR SLIGHTLY-USED VEHICLES.

New doesn't mean brand new at THFCU. If your purchase is a 2011 through 2016 model, in most cases we'll finance it at our new car rates.

### #2 – EARN 1% OF YOUR LOAN BACK IN CASH.

When you preapprove your vehicle loan with us, you not only get to avoid the financing sales pitch at the dealership. You also get 1% cash back when you return to THFCU to close the loan. Call or visit before you shop for the complete details.

### #3 – YOU'LL GET MORE VALUE WITH A THFCU LOAN.

Whether it's our highly competitive interest rates or our low-cost optional insurance coverage, you know you're getting one of the best all-around deals in the Two Harbors area.

Loan rates presented are the lowest available, may include relationship discounts (up to 0.5% APR) and may change dependent on credit history, collateral, or term. Cash-back offer must be approved by THFCU prior to purchase and is subject to verification of security interest.

## The odds are with you College Scholarships exclusively for THFCU members!

The cost of college is daunting, which is why so many students consider scholarships to ease the financial burden of secondary education.

But scholarships often seem unrealistic, because so many individuals are applying for the same award. That's one reason why your credit union established a scholarship program exclusive to THFCU members. By keeping the awards within our small family of members, we've increased your chances of success. Better still, we offer four \$1,000 awards.

The odds are with you. Learn more about our 2016 program by requesting an application at our new location, or by completing one online at [thfcu.org/member-events](http://thfcu.org/member-events). **Your completed application is due March 31, 2016.**



626 Second Avenue - Two Harbors, MN 55616 • (218) 834-2266 • [thfcu.org](http://thfcu.org) - [mobile.thfcu.org](http://mobile.thfcu.org)

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Credit Union