

SUMMER 2016

# CONNECTION

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



# BEST

# SUMMER EVER

WE'LL HELP YOU MAKE THE  
MEMORIES THAT MATTER.



**Randy Willert**  
President/CEO

## President's Message

# How local is your financial institution?

When a financial institution announces they are "local" they often also imply that they are part of the community. And to some extent, perhaps they are. They have a branch or two in the area and they might employ local residents.

But I believe the real test of a local financial institution lies in the highest level of leadership: The **Board of Directors**. That big bank might have a branch in Two Harbors, but do you ever see their board of directors at their local jobs, at a community event, or at the coffee shop down the street?

Probably not. Those other institutions may have branches here, but their corporate offices – and their leadership – are likely hundreds of miles away.

“That big bank might have a branch in Two Harbors, but do you ever see their board of directors at their local jobs, at a community event, or at the coffee shop down the street?”

How about your Two Harbors Federal Credit Union Board of Directors? I am pleased to report that all live in the Two Harbors area. They are small business owners, retired from local employment, or they hold leadership roles in our area hospital, high school, and utility company.

They participate in Community Partners, our local Food Shelf, DECA, and many other Two Harbors community causes. And that 'participation' is far more than cutting a check. Your THFCU Board also contributes time through volunteerism at dozens of causes every year. And you know that they do, because you know them and you see them there.

Consider that when you consider who serves on the board of that other financial institution. The strategies pursued and the investments made by the THFCU board are for the betterment of their community...which also happens to be your community.

After 68 years serving Two Harbors, it should be obvious that the THFCU staff and volunteer board is committed to making your financial life better. But the investments we make in Two Harbors transcends dollars and cents. Our absolute dedication to our community – from the top of our organization on down – is what truly makes Two Harbors Federal Credit Union a proudly local financial institution.



## We've expanded hours to serve you better!

Monday and Friday  
8:00am to 6:00pm

Tuesday, Wednesday, Thursday  
8:00am to 5:00pm

Drive-Through: Monday through Friday  
7:00am to 6:00pm

# BEST SUMMER EVER

WE'LL HELP YOU MAKE THE MEMORIES THAT MATTER.

The fondest experiences in life are those times spent with family and friends. And summer getaways – big and small – play an important role in bringing people together. Let us help you make those memories happen.

## Best Summer Ever: **TIME ON THE LAKE**

Whether you're fishing, enjoying watersports, or just taking a ride there is nothing quite like time spent on the lake. THFCU boat loans make your purchase easy and affordable. Pre-approve your loan before you shop and we'll rebate you 1% of the loan back in cash when you complete the paperwork at THFCU.

## Best Summer Ever: **ON THE OPEN ROAD**

Who can forget the family vacation in the RV? The road trip in the new car? We'll give fuel to those memories with an affordable auto loan. By pre-approving at THFCU before you shop, you'll have the upper hand in your dealer negotiation. You'll also get 1% of the loan amount back in cash when you complete the loan with us.

**Vehicle & Boat Loans** as low as **1.99%**<sup>APR</sup>

For bigger auto, boat or RV buys, extend your term to 84 months with rates as low as 4.44% APR.

## Best Summer Ever: **STAYCATION**

Often the best memories are made at home. With a home equity loan you can improve your space or add to it. Interest paid is usually tax deductible, and funds can be used for any reason, not just home improvements.

**Home Equity Loans** as low as **3.59%**<sup>APR</sup>

## Best Summer Ever: **REWARD YOURSELF**

It doesn't matter what you're shopping for, you'll always be rewarded when you shop with your THFCU Visa. Our rates are lower than they've ever been and your purchases earn points that can be redeemed for electronics, travel, and much more.

**THFCU Rewards Visa** as low as **9.9%**<sup>APR</sup>

on all purchases, balance transfers and cash advances  
Purchases earn points! Visit [scorecardrewards.com](https://scorecardrewards.com)

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. Home Equity: If an appraisal is required, appraisal fee will be added to the amount of the loan. Consult your tax advisor regarding deductibility of loan interest. 4.44% APR at 84 months is \$138.72 for every \$10,000 borrowed.



## Imagine More: Improve your home for less

### Low payments, no collateral required: A THFCU exclusive!

Two Harbors Federal Credit Union is the only lender in the area participating in the Minnesota Housing & Finance Authority's Fix Up program, which allows our members to borrow for improvement projects at incredible terms.

No equity or mortgage lien is required to borrow as much as \$15,000 for up to 10 years. Extended repayment periods keeps your monthly obligation affordable. A basic unsecured loan requires a household income of \$99,500 or less and can be used for dozens of projects including siding, septic, furnace, landscaping, countertops, decks, foundation, garage expansion and more. The Energy Incentive Loan also provides unsecured credit for up to \$15,000 and terms to 10 years with no income restriction. Use these dollars for such improvements as heating and air replacement, light fixtures, insulation, windows and more.

Learn more about Fix Up loans by visiting with a member of our lending team. We're proud to exclusively offer this program in the Two Harbors area, and look forward to helping you imagine more.

## Apply early for our 2017 Scholarship

Another school year may have come to a close, but your credit union is looking ahead to 2017. The THFCU Board of Directors has again approved \$4,000 in scholarships for high school seniors and those already in college or returning to school. Visit the "What's Happening" tab at [thfcu.org](http://thfcu.org) to learn more, and to apply early for the 2017-18 academic season.



Two Harbors Federal  
Credit Union

## Tell a friend about THFCU

**Q:** How do most of our new members hear about THFCU?

A) Online B) Newspaper C) Direct mail D) None of the above

**The answer is D,** none of the above. The overwhelming majority of our new members aren't responding to an advertising campaign. Most of them hear about Two Harbors Federal Credit Union from *you*.

And we wouldn't have it any other way. When we treat you right, you tell others. Those friends and family members come to us with an expectation of service that you've set, and we're anxious to exceed.

**So keep telling friends and family about THFCU. We look forward to meeting them.**

Two Harbors Federal  
Credit Union

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[thfcu.org](http://thfcu.org) - [mobile.thfcu.org](http://mobile.thfcu.org)



### Products & Services

#### Loans

New/Used Vehicle • New/Used Boat/RV • Mortgage • Home Equity • THFCU Visa • Personal Loans

#### Deposits/Checking

Savings • Checking • Checking Plus • Money Market • Certificates • IRAs • HSAs

#### Access

Home Banking Plus • Online Bill Payer • Mobile Banking • THFCU-Open

