

SEPTEMBER 2016

CONNECTION

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

**Back to School
with THFCU?**

GENIUS.

Class may be in session, but you know that the expense of a new school year has only just begun. Whether its fees for athletics and other extracurricular activities, the cost of last minute school supplies, or a whole new crop of fundraisers, the lesson is the same: spending smart will quickly move you to the head of the financial class.

For the incidentals, use your THFCU Visa Rewards credit card. Rates have been reduced to 9.9% APR and all purchases earn you points with the ScoreCard Rewards program. If you've been using your THFCU Visa, you're already earning rewards. Answer a few simple questions to set up your profile at scorecardrewards.com, then redeem your points for a tablet, a new color printer, or a vacation getaway to enjoy when school's out!

**THFCU
Rewards
Visa**

9.9% APR

on all purchases, balance transfers and cash advances

Considering a car for your teenager? Your high schooler will tell you that's an excellent idea. If you agree, give some thought to cosigning a small loan in their name for all or part of the cost. Regular loan payments will teach your student responsibility and will help them build a strong credit rating. Financing with THFCU makes their vehicle ownership convenient and affordable.

**Vehicle
Loans**
as low as

1.99% APR

1% Cash Back with Loan Preapproval!

Apply early for our 2017 Scholarship. 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 our office or complete the application online to be considered for one of four \$1,000 awards. Visit the "What's Happening" tab at thfcu.org to learn more.

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.

IMPORTANT INFORMATION FOR MEMBERS

System Enhancement Scheduled for Tuesday, November 1st.

Two Harbors Federal Credit Union will be closed on Tuesday November 1st as we implement comprehensive enhancements to our core processing system. The enhancements will improve processes and increase efficiency. You'll notice faster transactions and account openings. Our use of paper will be significantly reduced. Account research and back-office tasks will be simplified.

We'll also be excited to share many new services with the upgrade. Our debit cards will feature EMV chip-technology, a security measure now in use at thousands of retailers nationwide. We'll also introduce mobile deposit, an increasingly popular feature that allows you to take a picture of your check and deposit it from virtually anywhere.

Over the next several weeks we'll provide more information about our system enhancement. Future issues of *Connection*, postcard/letter notifications and our website will get you all you need to know. We appreciate your continued business and look forward to serving you even better beginning November 2nd.





**Imagine More this Fall:
Improve your home for less**
**Low payments, no collateral required:
A THFCU exclusive!**

As you plan your fall improvement projects, remember that Two Harbors Federal Credit Union is the only lender in the area participating in the Minnesota Housing & Finance Agency's Fix Up program.

**FALL HOME
IMPROVEMENT
TO-DO LIST**

HEATING SYSTEM

WATER HEATER

INSULATION

**WINDOW
REPLACEMENT**

***ALL ELIGIBLE FOR THE
ENERGY INCENTIVE LOAN
- NO INCOME RESTRICTIONS!**

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.

JOIN THE THFCU

Youth Advisory Board

Attention THFCU teens: What questions do you have about saving, borrowing and accessing money? It's likely those same questions are also being pondered by your friends, siblings and classmates.

We'd love to provide the answers, but first we need to hear from you. THFCU is forming the Youth Advisory Board, a group of 13-18 year old members that will meet a few times each year to discuss financial issues important to today's young people.

Get involved and make a difference. Contact Erin Mecklin (emecklin@thfcu.org) to learn more about this exciting opportunity!

Time to Switch to Sprint?

If you're looking for a good reason to switch your wireless company, how about this... THFCU members get exclusive savings with the Sprint Credit Union Discount:

- **Get 10% off select regularly priced Sprint monthly service**
- **Have your activation fee waived** (up to \$36 in savings)
- **Have your upgrade fee waived** (up to \$36 in savings)

Sprint®



Already with Sprint? Verify your THFCU membership to take advantage of your discount. Visit Sprint.com/verify or download the Invest in America app from iTunes or Google Play. Visit LoveMyCreditUnion.org/Sprint to learn more. **To claim your discount use Corporate ID: NACUC_ZZM.**



801 11th Street - Two Harbors, MN 55616 • (218) 834-2266 • thfcu.org - mobile.thfcu.org

**Two Harbors Federal
Credit Union**