

DECEMBER 2016

CONNECTION

Information for members of Two Harbors Federal Credit Union

Holiday OPEN HOUSE



801 11th Street
Friday, Dec. 9th
Cookies and coffee all day

11:00am – 2:00pm
Holiday appetizers
and goodies

THFCU KIDS' Christmas Party

801 11th Street
Friday, Dec. 16th
3:00-5:00pm

Photos with Santa
– Cookies & Crafts



HOLIDAY LOAN SPECIAL

2.99% APR
10 MONTHS
BORROW
UP TO
\$1,500



PLUS A FREE CREDIT REPORT AND REVIEW

\$1,500 at 2.99% APR for 10 months is \$152.07 per month.



SKIP a loan payment

Need a little extra cash?

You may be able to skip your THFCU loan payment. Request a Holiday Skip Request from our 11th Street location.

carols. cocoa. cash Back.

If you're planning a holiday vehicle purchase, give your seasonal budget a boost with cash back from your credit union. It's easy money. Pre-approve your loan with THFCU before you shop, then make your purchase. Return to our office to complete the paperwork and receive 1% of your loan amount back in cash. If you're looking to save even more, we have optional loan protection and mechanical repair coverage often at a fraction of the cost at the dealership. 'Tis the season to save at your credit union. Call or visit us today to get started.

AUTO LOANS as low as **1.99%** APR

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





HE'S BACK.

PREPARE FOR OLD MAN WINTER

THFCU Visa **9.90%** APR
Earn points for purchases! scorecardrewards.com

Home Equity Loans as low as **3.599%** APR
No Closing Costs

Sled & ATV Loans
as low as **1.999%** APR Get 1% Cash Back when you pre-approve your loan!

Improving your home?

For smaller purchases consider the convenience of THFCU Rewards Visa. Every dollar you spend earns you Scorecard Rewards points redeemable for merchandise and travel. If your winterizing plans are much bigger, then a home equity loan or line of credit may be your answer. By borrowing against the equity in your home you'll be financing that project at an affordable, fixed interest rate with terms as long as 12 years. Remember too that the interest you pay is typically tax deductible.

Need a new toy?

Finance your new sled or ATV at THFCU and you'll get one of the best rates in the local market. You'll also get 1% of your loan amount back in cash. Simply pre-approve your loan with us before you shop. Find and purchase your ATV or snowmobile, then revisit THFCU to complete the paperwork and collect your cash rebate.

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. Home Equity: Consult your tax advisor regarding deductibility of loan interest. No Closing Cost offer is good for a limited time for loans up to \$50,000 and do not include appraisal fees if an appraisal is required. 3.59% APR at 12 years is \$85.60 for every \$10,000 borrowed.

All-new E-Services. **TIME TO RE-ENROLL!**

Dozens of enhancements were included with our new core processing system installed in November. To enjoy our all-new e-services – Online Banking, Mobile Banking, Bill Pay, E-Statements and 24 Hour Teller (ARM) – you must re-enroll to continue use. Begin your re-enrollment at thfcu.org.

Remember, all of these services are free for members and the **THFCU staff is ready to assist you during this transition.** Call or visit and we'll help you re-enroll today!



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

Two Harbors Federal
Credit Union