Transcend Credit Union is excited to announce that our newly constructed Middletown location is now open! The new Middletown address is **12104 Shelbyville Road** and can be accessed from either Shelbyville or Evergreen Road. This new location allows us to continue to deliver a wide array of products and services, while providing the same friendly service our members have come to expect. The Stonefield Square Branch and ATM closed on Friday, December 20th.

The Middletown Branch has a full service lobby, home loan services, two drive-thru lanes, and a drive-up 24-hour ATM that can be used surcharge-free by all Transcend members.

Lobby service hours are from 9:00 a.m. to 4:00 p.m. Monday through Thursday; Friday from 9:00 a.m. to 6:00 p.m.; and Saturday from 9:00 a.m. to 12:00 p.m. Drive-up service is 8:30 a.m. to 4:00 p.m. Monday through Thursday; Friday from 8:30 a.m. to 6:00 p.m.; and Saturday from 9:00 a.m. to 12:00 p.m. Our phone numbers will remain the same – (502) 459-3000 or (800) 292-9490.

Make sure to visit soon! We look forward to serving you at the new Middletown location.

**Give our Mortgage Department a call today! (502) 459-8004**

- **3% DOWN**
  - NO Closing Costs
  - NO PMI
  - First time homebuyer only

- **5% DOWN**
  - NO Closing Costs
  - NO PMI

- **20% DOWN**
  - NO Closing Costs
  - Typical Closing in Less than 30 days
  - Cash Out Eligible

Limited time offer effective 01/01/2020. Subject to change without notice. All loans subject to credit approval and program guidelines. Rate may vary based on individual creditworthiness. Restrictions may apply. Contact us for additional details at (502) 459-8004 or (800) 292-9490.
Annual Meeting Announcement

The Annual Meeting and Board of Directors Election will be held on Thursday, February 20, 2020 at the Louisville Marriott East, located at 1903 Embassy Square Blvd. Doors will open at 5 p.m., registration will close at 6:00 p.m., and the meeting will be called to order at that time. The Annual Meeting and Board of Directors Election will begin at 6:00 p.m.

Board Nominees Named
Jackie White, Chair of the Nominating Committee, reports that the Committee has recommended the following individuals to seek re-election to the Board of Directors:

- Richard Dowdell
- Tom Mueller
- Kevin Roberts

- Only members on record may vote and each member shall have only one (1) vote.
- Each member desiring to vote shall register upon arrival at the Annual Meeting. Registration will begin at 5:00 p.m. on the meeting date and will close exactly at 6:00 p.m., or upon the motion and vote by membership to close registration. Once members in attendance at the meeting have voted to close registration, no late arrivals will be allowed to register to vote in the election.
- No one under the age of eighteen (18) years shall be entitled to vote.
- All voting shall be done by written ballot. Only candidates properly nominated will be included on the ballot and no nominations will be accepted from the floor.
- Only three (3) candidates can be voted on for any one ballot.
- If a member makes a mistake, or wishes to make a change on his or her ballot, they may turn in the ballot containing the error and a new one will be issued. Ballots containing any alterations, strikethroughs or excess votes will not be counted.
- Results of the election will not be final until the Election Committee has verified the results.

Transcend Credit Union is committed to protecting you from debit card fraud by continually improving our fraud prevention and detection measures. We continue to provide our members current information and notices to ensure our fraud prevention is working.

- Due to industry fraud trends, Transcend CU often blocks “signature-based” transactions in selected parts of the U.S. and abroad. These locations can change frequently so it is best to contact us when you travel to see if your destination is a blocked location. Although “blocking” may seem like an inconvenience, it is a “best practice” in protecting your account from fraudulent activity. If you will be traveling and don’t know your “Personal Identification Number” (PIN), please request one BEFORE you travel. It’s a security feature to protect you and the Credit Union against fraud loss.
- Do not share your pin with others and keep your card in a safe place at all times.
- Certain types of merchants have a higher risk potential for debit and credit fraud. Should you try to process a debit card transaction as “credit” and the transaction is declined (even though you have sufficient funds), reprocess the transaction as “debit” and use your PIN.
- It is always a good idea to carry at least two forms of payment, such as your SmartCash Visa Debit Card and your Transcend Prestige Visa, so that you have multiple payment options.
- If you experience problems with your debit card, please contact us right away at (502) 459-3000 / (800) 292-9490 during normal business hours or contact our after-hours Plastic Card Services Decline line at (888) 526-0404 so that we can ensure you have access to your accounts. Make sure Transcend CU has good contact numbers for you, in the event our Plastic Card Services team members have questions about a transaction on your card.

If you have any questions regarding debit card fraud protection, please contact us at (502) 459-3000/ (800) 292-9490.

Transcend Credit Union
Federally Insured by NCUA

Main Number:
502-459-3000
Telephone Teller:
502-451-1370 or
800-221-6279
Online Banking:
transcendcu.com

Facebook
Twitter

The Credit Union will be closed in observance of Martin Luther King, Jr. Day, January 20th, and President’s Day, February 17th, 2020.

COMMUNITY Corner

Thank you Community Partners!

Dare to Care Food Bank

St. Jude Children’s Research Hospital

FAMILY SCHOLAR HOUSE

UPWARD BOUND PROGRAM

BLESSINGS IN A BACKPACK

Girls Inc.

Free Cuts for Kids

Angel Tree

Harbor House

Light the Way for People with Disabilities

Toys for Tots