

Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS — JANUARY 2026

Follow us on  or 

and you could win a **\$500**

Valentine's Night Out

for two at the



Promotion effective from January 1, 2026, to February 9, 2026. Transcend Credit Union membership not required. Facebook or Instagram account required. To be eligible for the promotional drawing, you must follow Transcend Credit Union on Facebook or @transcend_cu on Instagram. One winner will be selected at random for a \$300 Omni Hotel certificate and a \$200 Repeal Oak-Fired Steakhouse certificate after the promotional period ends on February 9, 2026. Winner will be notified via direct message on the platform used to enter. Prizes are non-transferable and cannot be exchanged for cash or other items. The promotion is not affiliated with or endorsed by Repeal Oak-Fired Steakhouse, the Omni Hotel Management Corporation, or Meta. For full details or questions, please contact (502) 459-3000.

REFINANCE

your qualified auto loan with **Transcend**

**AND YOU CAN
EARN**

**\$350 CASH
BACK!**¹

ACT NOW! Rates as low as 4.69% APR

APR effective 01/01/2026. Lowest available APR is 4.69%; 63-month term for 2023 model year or newer and includes .50% discount for external refinance, .25% discount for GAP purchase, and a .25% discount for warranty purchase. Rate may vary based on credit profile, vehicle age, and loan term. Payment example: \$30,000 loan, 63-month term = \$538.19 per month at 4.69% APR. ¹After closing, a one-time bonus of \$350 will be given for refinanced loans greater than \$15,000. Minimum loan amount of \$15,000 to qualify for bonus. Existing Transcend Credit Union auto loans do not qualify for cash back. Bonus will be deposited to Regular Savings account within thirty days of closing. Bonus may be taxable as interest income and reported on IRS form 1099-INT. Consult your tax advisor. First payment due 90 days after closing; interest accrues during 90-day period. All loans subject to credit and collateral approval. Not all applicants will qualify. Cannot be combined with any other offer. All rates, terms, and conditions subject to change without notice. Membership eligibility required. **Federally Insured by NCUA**



RENOVATE & REJUVENATE



Home Equity Line of Credit

with current variable rates as low as



5.75% APR

NO Closing Costs! NO Annual Fees! NO Advance Fees!



All loans subject to credit and collateral approval. The HELOC is a variable rate loan; rates are subject to change. Rate based on the Wall Street Journal index. Best rate is 1% below prime. APRs effective 1/01/2026 range from 5.75% to 18%. APR based on creditworthiness; your rate may differ. The 5.75% APR requires 760+ credit score and max 80% LTV. No annual or advance fees. No closing costs. Minimum loan amount \$10,000. Collateral restrictions may apply. Consult your tax advisor for interest deductibility. Proof of property insurance is required. All terms and conditions are subject to change without notice. Additional restrictions may apply. Call (502) 459-8004 or (800) 292-9490 for details. **Federally Insured by NCUA**

Giving Back to Our Community

At **Transcend**, we believe in the power of community. We're proud to support local programs and events that strengthen our city and help those in need!



Dare to Care®
Food Bank



home®
of the innocents

kidslinked.com
the link between children and family fun



VIRTUAL ANNUAL MEETING

FEBRUARY 12, 2026

We will be holding our Annual Meeting virtually on **Thursday, February 12, 2026, at 6 P.M.** If interested in attending, please email us at **AnnualMeeting@transcendcu.com** by **4:00 P.M. Wednesday, February 11, 2026**, to receive a registration link and instructions on how to join the meeting. Transcend will send the link and instructions ahead of the meeting, allowing ample time for members to join on their personal device by phone or video. The Annual Meeting is a member-only event. All registrations will be reviewed by Transcend Credit Union before registration confirmations are sent to members.

BOARD NOMINEES NAMED

Rich Dowdell, Chair of the Nominating Committee, reports that the Committee has recommended the following individuals to seek re-election to the Board of Directors: Rich Dowdell, Kevin Roberts, and Doug O'Connell. Only members on record may vote and each member shall only have one (1) vote.

VOTING GUIDELINES

- Each member desiring to vote shall register for the meeting by sending an email to AnnualMeeting@transcendcu.com by 4:00 p.m., Wednesday, February 11, 2026.
- No one under the age of eighteen (18) shall be entitled to vote.
- All voting shall be done by participation in the Annual Meeting virtual vote.
- Only three (3) candidates can be voted on by any one voter.
- All votes are final. No changes can be made after a member has submitted their response in the virtual vote.
- Results of the election will not be final until the Election Committee has verified the results.

Main Number:
502-459-3000

Telephone Teller:
502-451-1370
800-221-6279



The Credit Union will be closed in observation of **New Year's Day** (January 1), **Martin Luther King Jr. Day** (January 19) and **Presidents' Day** (February 16).



transcendcu.com