



Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS

APRIL 2026



REFER A FRIEND



Refer a friend to become a member and open **ANY CHECKING ACCOUNT** today, and you can **BOTH** receive

\$150*

Offer valid for new members, first checking only. Business accounts, entity accounts, and those referred who have a closed membership with Transcend CU in the last 90 days are not eligible for this offer. No minimum balance required to open checking. *Incentive qualifications: the new checking account must have a minimum of 20 debit card transactions post or receive \$500 in cumulative direct deposits within the first 90 days. New account must remain open 180 days. The \$150 incentive will be deposited to the Regular Savings account in both memberships when the qualifying transactions are met. APY = Annual Percentage Yield. As of 3/1/2026, Regular Savings APYs: \$0-\$4,999.99 is .05%, \$5,000-\$49,999.99 is .10%, and \$50,000 or more is .15%. Bonus may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. The referring member must have an active Regular Savings account in good standing. No cap on how many incentives can be earned by referring members. All rates, terms and conditions subject to change without notice. Membership eligibility is required. Federally Insured by NCUA



ONE STORY, TWO STORY, YOUR STORY



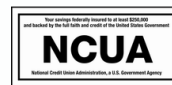
Whether it's your first home or you're refinancing, our **Make Your Move** home loan offers:

- ✓ No closing costs
- ✓ 30-year fixed rates as low as **5.75% APR**
- ✓ Quick and easy online application

CHECK OUT OUR OPTIONS.
APPLY TODAY



Lowest APR 5.75% effective 03/01/2026. Rate may vary based on individual creditworthiness. All loans subject to credit and program guideline approval. Mortgage payment example: A \$300,000 amount financed for 360 months = a principal and interest payment of \$1,749.48 at 5.75% APR. Payment example does not include taxes and insurance. Property insurance is required. Payment will be greater if taxes and insurance are included. Primary residence, first lien position only. Minimum loan amount \$100,000. Minimum down payment 5%, maximum loan-to-value 95%. Debt to income ratio may not exceed 38%. All terms and conditions are subject to change without notice. Existing Transcend mortgage loans do not qualify for no closing costs. Membership eligibility required. Other conditions and restrictions apply. Call (502) 459-8004, (800) 292-9490 or visit www.transcendcu.com for details.



HAPPINESS RUNS ON LOWER AUTO PAYMENTS



REFINANCE WITH TRANSCEND AND GET
UP TO \$500 CASH BACK¹
plus no payments for up to 90 DAYS²

APPLY ONLINE
TODAY TO START YOUR REFINANCE!



Auto loan rates
as low as **4.94%** APR

APR effective 3/01/2026. Lowest APR 4.94% for a 2024 vehicle and includes possible discounts of: .50% for external refinance, .25% for GAP purchase, and .25% discount for warranty purchase. Payment example: A \$30,000 loan with a 63-month term = \$541.53 per month at 4.94%. Rate may vary based on credit profile, vehicle age, and loan term. All loans subject to credit and collateral approval. Not all applicants will qualify. ¹After closing, a one-time bonus of \$250 will be given for refinanced loans between \$15,000 - \$39,999.99 and \$500 for \$40,000 and over. 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. ²First payment due 90 days after closing; interest accrues during 90-day period. All rates, terms, and conditions subject to change without notice. Membership eligibility required.



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!



Main Number:
502-459-3000

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



The Credit Union will be closed in observation of **Memorial Day** (May 25) and **Juneteenth** (June 19).

