



# Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS

JANUARY 2024

## Dreaming of a Remodeled Basement or Game Room?

You may qualify for a Home Equity Line of Credit with a 5 Year Fixed Rate as low as

**6.99% APR\***

compared to our current variable rate as low as

**8.00% APR\***

- NO Closing Costs
- NO Annual Fees!

Call (502) 459-8004 or (800) 292-9490. You can also apply online. 

Receive a  
**\$500<sup>1</sup>**

**LOWE'S**  
**GIFT CARD**

\$10,000 min. draw  
within 60 days  
to qualify.

\*APR = Annual Percentage Rate. The 6.99% introductory APR is effective 1/1/2024 for advances made in the first 6 months upon the opening of your HELOC and is good for five years from HELOC open date. For advances taken after the first 6 months and when the introductory APR ends, the HELOC variable rate effective at that time will apply to new and outstanding balances. As of 12/8/2023, APRs range from 8% - 18%. Maximum APR for plan is 18%. APR based on creditworthiness; your rate may differ. The 6.99% APR requires 700+ credit score and max 80% LTV. No annual or advance fees. No closing costs. Proof of property insurance is required. All loans subject to approval. <sup>1</sup>Receipt of \$500 Lowe's Gift Card requires a \$10,000 minimum draw within 60 days of HELOC opening date. Gift cards must be picked up in person at 3740 Bardstown Rd., Louisville, KY 40218 once the \$10,000 draw has posted. All terms and conditions subject to change without notice. Additional restrictions may apply. Call (502)459-8004 or (800)292-9490 for details.



Federally Insured by NCUA

**FOR A LIMITED TIME!! YOUR FIRST PAYMENT IS ON US!!**

**REFINANCE**

your auto loan with Transcend

**AND... WE'LL MAKE**

**YOUR FIRST PAYMENT**

**UP TO**

**\$750\***

**ACT NOW!** Apply Online at [loans.transcendcu.com](https://loans.transcendcu.com).

See if you qualify in less than 2 minutes with no impact to your credit!



502-459-3000 | 800-292-9490 | [www.transcendcu.com](https://www.transcendcu.com)

\*APR = Annual Percentage Rate. All loans subject to credit and collateral approval. Not all applicants will qualify. Rate may vary based on your credit profile, vehicle age, and loan term. Offer eligible on refinance loans only. Existing Transcend Credit Union auto loans do not qualify for offer. Cannot be combined with any other offer. On the first due date of the auto loan, the monthly payment, up to \$750, will be made by the Credit Union. If the monthly payment obligation exceeds \$750, you will be responsible for the remainder of the payment. If the monthly payment obligation is less than \$750, then the offer will cover the first payment only. No cash back. The maximum benefit is \$750. Offer effective 1/1/2024. All offers, promotions, rates, terms, and conditions subject to change without notice. Membership eligibility required.

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# REWARD YOURSELF WITH A **PRESTIGE** **VISA® CREDIT CARD!**

**FIXED RATES** as low as

**8.90%<sup>APR\*</sup>** after a **0%<sup>APR\*</sup>**

Introductory period on all purchases and balance transfers for 6 months\*

- Compare to the national average of 22.75% APR!
- NO Annual Fee, NO Cash Advance Fee!

\*APR = Annual Percentage Rate. The 0% introductory APR for purchases and balance transfers is effective upon account opening for 6 complete billing cycles. APR thereafter is the rate disclosed at account opening. Finance charge calculated according to the Finance Charge Calculation Method section of your Cardmember Agreement and will be applied to new and outstanding balances. Cash advance APR will be the rate disclosed at account opening. Fixed APRs as of 1/1/24: 8.90%, 9.90%, 11.90%, 14.90% or 17.90%. Subject to credit approval; your rate may differ. No annual fee, cash advance fee, or balance transfer fee. Late and returned payment fees up to \$27. Foreign transaction fee is 1% of each transaction in U.S. dollars. Balances on existing Transcend Credit Union visa cards not eligible for transfer. Visa may not be used to make payments on this, or any other loan issued by Transcend Credit Union. Rates, terms, and conditions subject to change without notice. Regular Savings share with a \$5 minimum required to establish and maintain membership. Membership eligibility required. **Federally Insured by NCUA**

## COMMUNITY *Corner*

Thank you Community Partners!

The last few months have been filled with trunk or treats, community festivals, and business development opportunities. Transcend takes pride in participating in a variety of events that help us connect with our wonderful community.



Main Number:  
502-459-3000

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

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## Annual Meeting Announcement

We will be holding our **ANNUAL MEETING VIRTUALLY ON THURSDAY, FEBRUARY 15, 2024, AT 6 P.M.** If interested in attending, please email us at [AnnualMeeting@transcencu.com](mailto:AnnualMeeting@transcencu.com) by 4:00 p.m. Wednesday, February 14, 2024, to receive a registration link and instructions on how to join the meeting. Transcend will send the link and instructions ahead of February 15, allowing ample time for members to join via video on their personal device, or dialing into a conference line by phone. The Annual Meeting is a member-only event, and all registrations will be reviewed by Transcend Credit Union before registration confirmations are sent to members.

### 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: Mark Booker, Cindy Hall, and Jackie White. Only members on record may vote and each member shall have only one (1) vote.

### VOTING GUIDELINES

- Each member desiring to vote shall register for the meeting by sending an email to [AnnualMeeting@transcencu.com](mailto:AnnualMeeting@transcencu.com) by 4:00 p.m., Wednesday, February 14, 2024.
- 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 may 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.



The Credit Union will be closed in observation of Martin Luther King, Jr. Day, January 15th, and Presidents' Day February 19th, 2024.