

OCTOBER 2023



Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS



Enjoy more **GREEN**
this FALL with up to
\$500
CASH BACK!¹
REFINANCE YOUR AUTO TODAY!

Flexible terms up to 99 months! • 90 Days No Payment! • Apply Online!

Example:
A \$30,000 car loan =

\$556.22 per mo.
63 months at 5.99% APR*



\$407.23 per mo.
99 months at 7.49% APR*

*APR = Annual Percentage Rate. Rate may vary based on your credit profile, vehicle age, and loan term. Rate as low as 5.99% APR effective 9/12/2023. Payment example: terms up to 63 months at 5.99% APR equal \$18.55 per thousand financed, and terms up to 99 months at 7.49% APR equal \$13.58 per thousand financed. Examples for 63-month and 99-month auto loans are for illustrative purposes only. Minimum loan of \$30,000 for terms exceeding 87 months. Minimum loan amount of \$15,000 to qualify for bonus. Cash back incentive eligible on refinance loans only. Existing Transcend Credit Union auto loans do not qualify for cash back. All loans subject to credit and collateral approval. Not all applicants will qualify. Offer cannot be combined with any other offer. ¹After closing, a one-time bonus of \$500 will be given for loans of \$50,000 or more; \$250 for loans \$15,000 to \$49,999.99. 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. Offer effective 9/12/2023. All promotions, rates, terms, and conditions subject to change without notice. Membership eligibility required. **Federally Insured by NCUA**



YOUR ROAD TO BETTER RATES

Starts Today!

See if you qualify for one of our
loans in as little as 2 minutes
without impacting your credit!

VISIT loans.transcendcu.com
OR SCAN THIS QR CODE TO APPLY ONLINE.





to open any Transcend Consumer Checking Account and you can **BOTH** receive

\$100!*

IF YOU LOVE US YOUR FRIENDS WILL TOO!

*APY = Annual Percentage yield. A new consumer checking account from a non-member is required to receive the incentive. Referred members who are rejoining but have had a membership within the last 90 days do not qualify. Referred account must be opened in person. Membership eligibility is required. Not all applicants will qualify. Only one incentive per referred new account. No minimum balance required to open checking account. To qualify for the \$100 incentive, the checking account must either have 20 or more debit card transactions post or receive \$1,000 in cumulative direct deposits within the first 90 days. Both referring member and new referred accounts must be in good standing to receive the \$100 incentive. To be in good standing, there must be no loan delinquencies or negative account balances. Account must remain open 180 days or incentive will be forfeited. Business and entity accounts are not eligible. There is no cap on how many incentives can be earned by referring members. Incentive will be deposited into Regular Savings accounts at APY then effective, within 30 days after referred account has met qualifications. As of 9/1/23, Regular Savings APYs range from: .20% APY up to \$14,999, .23% APY between \$15,000 and \$49,999 and .25% APY \$50,000 or more. Bonus may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. Offer may end at any time. All rates, terms, and conditions subject to end or change without notice.

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Virtual Annual Meeting
February 15th

The Annual Meeting will be held virtually Thursday, February 15, 2024. The business agenda of the Annual Meeting is limited to approving minutes from the prior Annual Meeting, presenting the Annual Report, and holding the Board Election.

Volunteer Applications

The volunteer aspect of the Board of Directors is a unique characteristic that sets credit unions apart from for-profit institutions. If you, or any other member, is interested in running for election to the Board of Directors, nominations by petition will be accepted if signed by 1% of the membership. Petitions must be accompanied by a resume listing qualifications and a signed letter indicating a willingness to serve if elected.

Petitions must be received by December 1, 2023.

Please mail petitions to:

TRANSCEND CREDIT UNION

Volunteer Nomination

12104 Shelbyville Road, Louisville, KY 40243

Happy Holidays!

The Credit Union will be closed in observation of:

COLUMBUS DAY

October 9

THANKSGIVING HOLIDAY

November 23 & 24

CHRISTMAS

December 25

NEW YEAR'S DAY - January 1



TRANSCEND
Credit Union

transcendcu.com

Main Number:
502-459-3000

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

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