

T Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS

JULY 2026

LOVE YOUR RIDE, BUT NOT YOUR LOAN?

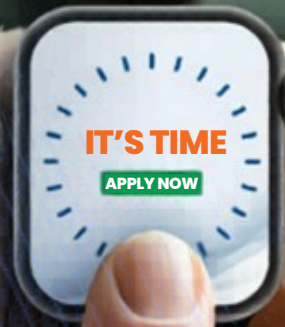


IT'S TIME TO REFINANCE!

rates as low as
4.94 APR %

BRING YOUR AUTO LOAN TO TRANSCEND
AND STEP INTO SOMETHING BETTER

PLUS, GET YOUR CHOICE OF
AN **APPLE® IPAD 11** OR
APPLE® WATCH SERIES 11!
(AVAILABLE WITH QUALIFIED REFINANCE ONLY)



SCAN HERE TO
LEARN MORE



Disclosure: Rates as low as 4.94% APR are effective as of 6/1/2026 and are available to well-qualified borrowers for a limited time. This 4.94% APR represents our maximum promotional discount; it serves as the absolute floor rate and cannot be lowered further by any additional rate discounts or point reductions. Actual APR and loan approval are subject to creditworthiness, vehicle age, loan-to-value ratio, and repayment term. Payment example: a 60-month auto loan with a 4.94% APR equals a monthly payment of \$18.85 per \$1,000 borrowed. Subject to credit approval and membership eligibility requirements. Offers cannot be combined with other promotions. Federally Insured by NCUA

Promotional Gift & Cash Terms: Limit one (1) promotional reward per qualifying, closed auto loan. Offer valid strictly for external refinances of \$20,000 or more; existing TCU auto loans do not qualify for this promotion. Offer begins 6/15/2026 and is subject to stop or change at any time. Upon successful loan closing, members may select one of the following rewards: an Apple iPad 11, an Apple Watch 11, or \$350 cash back. If the \$350 cash back is chosen, funds will be deposited directly into the member's Regular Savings account within 30 days from loan closing. The retail value of physical gifts or cash back may be reported to the IRS as taxable income on Form 1099-INT; consult your tax advisor.

Fulfillment & Pick Up Notice: If a physical item (Apple iPad 11 or Apple Watch 11) is selected, the reward must be picked up in person at a physical Transcend Credit Union branch location. Please note that promotional items are subject to availability and stock. Branch pickup may not be available on the same day as loan closing; due to supply chain timelines and inventory levels, please allow up to a few weeks for fulfillment. Members must call their preferred TCU branch location in advance to confirm item availability and arrange a pickup time. Apple is not a participant in or sponsor of this promotion. Apple iPad and Apple Watch are registered trademarks of Apple Inc.



FROM DREAM PROJECTS, TO NEW FRONT DOORS!

HOME EQUITY LINES OF CREDIT

- Variable Rates as low as **5.99% APR**
- No Annual or Advance Fees
- A Quick and Easy Online Application
- **NO CLOSING COSTS!**

**CONTACT
502.459.3000
FOR RATES!**

Rates and Terms: All advertised loan programs, interest rates, and terms are subject to change without notice and require credit approval, a debt-to-income ratio generally at or below 35%, and a maximum combined loan-to-value (CLTV) of 90% based on property equity.
Variable Rate Information: The APR is variable and may increase after account opening. Rates are subject to change monthly. As of June 1, 2026, the lowest variable APR is 5.99%. This APR is based on the Wall Street Journal Prime Rate minus a margin of .76%. The maximum APR that may be charged under this variable-rate plan is 18%.
Fees and Closing Costs: No fees, including standard appraisal, title search, and credit report fees. No annual, advance, periodic account maintenance, or transaction fees will be imposed to keep the line open. Property and hazard insurance are required and are the responsibility of the borrower.
Transcend Credit Union, NMLS #456634. Federally Insured by NCUA. Equal Housing Opportunity.



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!



TRANSCEND
Credit Union
transcendcu.com

Main Number:
502-459-3000
Telephone Teller:
502-451-1370
800-221-6279



The Credit Union will be closed in observation of **Independence Day** (July 4) and **Labor Day** (Sept. 7).

