Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS — OCTOBER 2025

CASH BACK COMES STANDARD

WHEN YOU REFINANCE WITH TRANSCEND

Get up to

$400 CASH BACK[1]

PLUS, NO PAYMENTS FOR UP TO 90 DAYS[2]

transcendcu.com

TRANSCEND Credit Union

Lower your payment and get cash back when you refinance your qualified auto loan with Transcend! Scan the QR code to learn more!

APR effective 09/01/2025. 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. [1]After closing, a one-time bonus of $400 given for loans of $40,000 or more; and $200 for loans $15,000 to $39,999.99. 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. [2]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. ***Federally Insured by NCUA***

RENOVATE & REJUVENATE

EQUAL HOUSING OPPORTUNITY

Home Equity Line of Credit

with current variable rates as low as

5.99% APR*

✓ **NO** Closing Costs!
✓ **NO** Annual or Advance Fees!

TRANSCEND Credit Union

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 9/01/2025 range from 5.99% to 18%. APR based on creditworthiness; your rate may differ. The 5.99% 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.

VIRTUAL ANNUAL MEETING

FEBRUARY 12, 2026

The Annual Meeting will be held virtually on **Thursday, February 12, 2026**. 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 the 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 willingness to serve, if elected. Petitions must be received by **December 1, 2025.**

Please Mail Petitions To:

TRANSCEND CREDIT UNION
Volunteer Nomination
12104 Shelbyville Road, Louisville, KY 40243

TRANSCEND Credit Union

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 **Columbus Day** (October 13), **Thanksgiving** (November 27 & 28), **Christmas Day** (December 25), and **New Year's Day** (January 1).