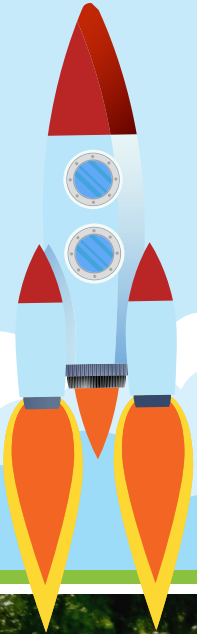




Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS

JULY 2023



READY. SET. LAUNCH!

Watch for our NEW Website July 5th, 2023!

transcendcu.com

Our new website offers a new modern look, faster loading speeds, financial education information, and financial calculators. Your online banking login information will remain the same.

Bring your auto loan to Transcend Credit Union and we may...

**BEAT YOUR
RATE BY 1%^{APR*}**

and give you

\$250 CASH BACK!

Enjoy a **"PAYMENT-FREE"** Summer!

VISIT <https://loans.transcendcu.com/> SCAN THIS QR CODE

or Call (502) 459-3000 or (800) 292-9490 today!



*APR = Annual Percentage Rate. Loan rate will not go below 6.24% APR. Existing Transcend Credit Union auto loans do not qualify. Offer effective 6/1/2023. Rate may vary based on your credit profile, vehicle age, and loan term. All loans subject to credit and collateral approval. Minimum Loan Amount of \$15,000 and proof of current loan rate required to qualify for promotion. Offer cannot be combined with any other offer. 'After closing, a one-time bonus of \$250 will be given for loans of \$15,000 or more. Cash back incentive eligible on refinance loans only. If qualified and approved, the first payment is due 90 days after close of auto loan. Interest will begin to accrue as of the contract date. All promotions, rates, terms, and conditions subject to change without notice. Membership eligibility required.

Federally Insured by NCUA

5/5 ZERO^{IS} YOUR HERO HOME LOAN!



- 1 Zero PMI
- 2 Zero Closing Costs
- 3 Zero Pre-payment Penalty
- 4 Up to 100% Financing
- 5 15 Day Average Closing

Apply now at transcendcu.com or call 502.454.8004 today!

APR = Annual Percentage Rate. All loans subject to credit approval and program guidelines. Rate may vary based on individual creditworthiness. Loan must be for primary residence in first lien position. 30-Year term consists of 360 monthly payments. 5/5 ARM rate adjusts every 5 years. Mortgage Repayment Example: \$200,000 financed at 7.00% APR with a term of 360 months would result in a principal and interest payment of \$1,330.61; if the rate were to adjust to 7.625% APR, 360 payments at \$1,415.59; if the rate were to adjust to 9.625% APR 360 payments at \$1,699.98; if the rate were to adjust to the cap of 11.625% APR 60 payments at \$1,999.68. Payments do not include amounts for taxes and insurance premiums, and the monthly payment obligations will be greater if taxes and insurance are included. The principal and interest portion of your payment may be higher at the beginning of each new ARM term based on market conditions. Terms requiring no down payment may be available with a maximum loan to value of 100%. Borrower debt to income ratio may not exceed 38%. Minimum loan amount \$100,000. All terms and conditions are subject to change without notice. Existing Transcend mortgage loans do not qualify. Other conditions and restrictions apply. Contact us for additional details at (502) 459-8004 or (800) 292-9490.



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. Account must remain open 180 days. Business and entity accounts are not eligible. Referring member must have an active Regular Savings account in good standing. There is no cap on how many incentives can be earned by referring members. Both accounts must be in good standing to receive the \$100 incentive. Incentive will be deposited into Regular Savings accounts at APY then effective within 30 days after referred account has met qualifications and maintained a positive balance. As of 5/1/23, Regular Savings APYs range from: .20% for \$0-\$14,999.99, .23% for \$15,000-\$49,999.99, .25% for \$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 change without notice.

Federally Insured by NCUA



Holiday Closings

The Credit Union will be closed
Tuesday, July 4th
in observance of Independence Day,
and **Monday, September 4th**
in observance of Labor Day.



TRANSCEND
Credit Union

transcendcu.com

Main Number:
502-459-3000

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

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