



# Moneyline

A QUARTERLY UPDATE FOR TRANSCEND CREDIT UNION MEMBERS — JANUARY 2025



TRANSCEND  
Credit Union



## RENOVATE OR CONSOLIDATE

Use the Equity in Your Home as you wish with our

*Home Equity Line of Credit*

**Current Variable Rate as low as**

**5.99%** APR\*

- ✓ NO Closing Costs!
- ✓ NO Annual Fees!
- ✓ NO Advance Fees!

\*APR = Annual Percentage Rate. All loans subject to credit and collateral approval. Collateral restrictions may apply. This 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 range from lowest 6.50% to the cap at 18%. APR based on creditworthiness; your rate may differ. Consult your tax advisor for interest deductibility. The 6.50% APR requires a minimum 760 credit score and max 90% LTV. No annual or advance fees. No closing costs. Minimum loan amount \$10,000. 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.

Federally Insured by NCUA



Follow us on  or 

and you can win a

## Valentine's Night Out

for two at



and



Promotion effective from January 1, 2025, to February 10, 2025. Transcend Credit Union membership not required. Facebook or Instagram account required. To be eligible for the promotional drawing, you must follow Transcend Credit Union on Facebook or @transcend\_cu on Instagram. One winner will be selected at random after the promotional period ends on February 10, 2025. Winner will be notified via direct message on the platform used to enter. Prizes are non-transferable and cannot be exchanged for cash or other items. The promotion is not affiliated with or endorsed by Jeff Ruby's Steakhouse, the Galt House Hotel & Suites, or Meta. For full details or questions, please contact (502) 459-3000.



# REFINANCE

your auto loan with Transcend

## AND YOU CAN EARN UP TO

# \$250 CASH BACK!<sup>1</sup>



### ACT NOW! Rates as low as 4.99% APR\*

\*APR = Annual Percentage Rate. APR effective 1/01/2025. Rate may vary based on credit profile, vehicle age, and loan term. Lowest available 4.99% APR for refinances up to 63-month term for 2025 model year or newer and includes .50% discount for external refinance, .25% for GAP purchase, and a .25% discount for warranty purchase. Existing Transcend Credit Union auto loans do not qualify for cash back or .50% rate reduction. 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. After closing, a one-time cash back bonus of \$250 will be given for loans greater than \$15,000. Minimum loan amount of \$15,000 to 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. Membership eligibility required.



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!



kidslinked.com  
the link between children and family fun



## Virtual Annual Meeting

We will be holding our Annual Meeting virtually on **Thursday, February 13, 2025, at 6 P.M.** If interested in attending, please email us at [AnnualMeeting@transcendcu.com](mailto:AnnualMeeting@transcendcu.com) by **4:00 p.m. Wednesday, February 12, 2025**, to receive a registration link and instructions on how to join the meeting. Transcend will send the link and instructions ahead of the meeting, allowing ample time for members to join on their personal device by phone or video. The Annual Meeting is a member-only event. All registrations will be reviewed by Transcend Credit Union before registration confirmations are sent to members.

### BOARD NOMINEES NAMED

Rich Dowdell, Chair of the Nominating Committee, reports that the Committee has recommended the following individuals to seek reelection to the Board of Directors: Cora Brown, Sheryl Distler, and Vanessa Haulk. Only members on record may vote and each member shall only have one (1) vote.

### VOTING GUIDELINES

- Each member desiring to vote shall register for the meeting by sending an email to [AnnualMeeting@transcendcu.com](mailto:AnnualMeeting@transcendcu.com) by 4:00 p.m., Wednesday, February 12, 2025.
- 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 can 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.



[transcendcu.com](http://transcendcu.com)

Main Number:  
502-459-3000

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



The Credit Union will be closed in observation of **New Year's Day** (January 1), **Martin Luther King Jr. Day** (January 20) and **Presidents' Day** (February 17).

