



Moneyline

A Quarterly Update for Transcend Credit Union Members

July 2024

RENOVATE OR CONSOLIDATE.

Use the Equity in Your Home as you wish with our

Home Equity Line of Credit

Introductory 5 Year Fixed Rates as low as

6.99% APR*

- NO Closing Costs!
- NO Annual Fees!

Current variable rate as low as

8.00% APR*



TRANSCEND
Credit Union



Apply Online Today at transcendcu.com or Scan the QR Code!

*APR = Annual Percentage Rate. Minimum loan amount \$10,000. The 6.99% introductory fixed APR is effective 06/01/2024 for advances made in the first 6 months of the HELOC open date and is fixed for five years from the HELOC open date. Payment example: \$25,000 HELOC, 60 months at 6.99% APR = \$225.53. Advances taken after the first 6 months and when the introductory APR ends, will be the variable rate effective at that time and will apply to new and outstanding balances. APRs range from 4%-18%. Lowest available APR as of 06/01/2024 is 8.00%. Maximum APR for plan is 18%. APR based on creditworthiness; your rate may differ. The 6.99% APR requires 700+ credit score and max 90% LTV. No annual or advance fees. No closing costs. Proof of property insurance is required. All loans subject to approval. All terms and conditions subject to change without notice. Additional restrictions may apply. Call (502) 459-8004 or (800)292-9490 for details. Federally Insured by the NCUA

ENJOY THE JOURNEY

this Summer

With Refinance Rates as Low as

5.99% APR*



TRANSCEND
Credit Union

Apply Now and Receive a Special Bonus: 90 Days with no Payment!



*APR = Annual Percentage Rate. 5.99% APR effective 07/01/2024. Rate may vary based on your credit profile, vehicle age, and loan term. All loans subject to credit and collateral approval. Not all applicants will qualify. Monthly Payment Example: 5.99% on a 63-month term is \$18.55 per \$1,000 financed. Payment example for illustrative purposes only. Minimum loan of \$30,000 for terms exceeding 87 months. Cannot be combined with any other offer. Offer eligible on refinance loans only. Existing Transcend Credit Union auto loans do not qualify. First payment due 90 days after closing; interest accrues during 90-day period. All rates, terms, and conditions subject to change without notice. Membership eligibility required. Federally Insured by the NCUA

Good Financial Habits Start Early!

Open a **MyCash Checking Account** and we'll **MATCH THE FIRST \$100 DEPOSITED!**¹

- ❖ For teens 13-17 years old
- ❖ FREE SmartCash VISA Debit Card
- ❖ No monthly fees²
- ❖ Online & Mobile Banking

Open a **Youth Savings Account** and we'll **MATCH THE FIRST \$100 DEPOSITED!**³

- ❖ For Ages 0-17
- ❖ Earn 5.00% APY* on the first \$1,000 for the first 12 months!



MyCash Checking Account: The Transcend MyCash Checking Account does not earn dividends.¹ No opening or minimum balance required. Deposits made within the first 30 days are matched up to \$100. Matched funds will be deposited the same day deposits are made and will be deposited to the MyCash Checking Account. Only one bonus incentive per teen. Must be a new MyCash Checking Account; only the first will qualify. Matched amount may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. Fees from the ATM owner/network still apply. All terms and conditions are subject to change without notice. Membership eligibility required.

*Youth Savings Account: *APY = Annual Percentage Yield. APY accurate as of 06/01/2024. This is a variable rate account. Dividend rates may change after the account is opened. No minimum deposit is required to open a Youth Savings Account. For the first 12 months, balances up to \$1,000.00 earn a 5.00% APY. Balances over \$1,000 and balances after the first 12 months from account opening will receive the applicable tier Regular Savings rate. Regular Savings APYs as of 06/01/2024: \$0-\$14,999.99 is .20%, \$15,000 - \$49,999.99 is .23%, \$50,000 or more is .25%.² Deposits made within the first 30 days are matched up to \$100. Matched funds will be deposited the same day deposits are made and will be deposited into the new Elevate Eagle savings account or new MyCash savings account. One account per minor. Matched amount may be taxable as interest income and reported on IRS Form 1099-INT. Consult your tax advisor. All terms and conditions are subject to change without notice. Membership eligibility is required.*

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Giving Back to Our Community



We've been busier than bees with our community-building and volunteering efforts! In early June, you might have seen us at the Middletown Police Foundation Car Show.

We held a free financial seminar for our Veterans that focused on credit scores and monthly budgeting, and we even participated in senior exit interviews for Spencer County High School!



Middletown Police Foundation



PRIDE!

We participated in the AARP Scam Jam event in early June and had a table at the Kentuckiana Pride Festival! Here at Transcend, we take pride in participating in events that help us connect with our wonderful community.

TRANSCEND
Credit Union
transcendcu.com

Main Number:
502-459-3000

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

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The Credit Union will be closed in observation of **Juneteenth** (June 19th), **Independence Day** (July 4th), and **Labor Day** (September 2nd).

