

MARCH 2016

CONNECTION

Information for members of

Two Harbors
Federal Credit Union



We've ARRIVED

The new THFCU opened February 16th

After over a year of planning, our new office opened its doors last month. If you have yet to experience the new THFCU we invite you to visit our home at 801 11th Street, (off Lake County Road 26) across from Super One Foods.

Open for only a few weeks, we've already heard from dozens of members who tell us the new conveniences were well worth the wait. They appreciate the spacious interior, better parking and easier drive-through access. And they enjoy the convenience of doing their credit union business close to where they shop and dine.

We honored our opening day with a special flag raising ceremony conducted by the American Legion Post 109 Color Guard. The celebration continues with a special grand opening event later this spring. Stay tuned to issues of *Connection* for more information!

ANNUAL MEETING Notice

All members are welcome to join us for the 68th Annual Meeting of Two Harbors Federal Credit Union:

Thursday, March 17th

6:00 Registration

6:30 Business Meeting

**Two Harbors
Community Center**

417 South Avenue

No RSVP necessary!

HANG ON!

Get a jump on the savings with tax-advantaged home equity loans from THFCU.

Get a jump on things by borrowing against the equity in your home! A home equity loan or line of credit from THFCU allows you to save not just once, but twice. First, our rates are among the lowest in the Two Harbors area. Second, the interest you pay is typically tax-deductible.

And don't forget – A THFCU home equity loan can be used for any reason. Consolidate debt, improve your home, take a vacation... how you spend your equity dollars is entirely up to you.

Borrow in one lump sum, terms to 12 years:

Home Equity Loans **3.59%^{APR}**
Fixed rates as low as

Borrow only what you need, when you need it:

Home Equity Line of Credit **5.50%^{APR}**
Variable rates as low as

Rates presented are the lowest available, may include relationship discounts (up to 0.5% APR) and may change dependent on credit history, collateral, or term.
Consult your tax advisor regarding deductibility of loan interest. 3.59% APR at 12 years is \$85.59 for every \$10,000 borrowed.

Exclusive for THFCU members

College Scholarship deadline is March 31st

There are only a few weeks left to apply for the 2016 THFCU college scholarship. Don't miss out on this opportunity that is exclusively offered to those who do business with Two Harbors Federal Credit Union. By keeping the awards within our small family of members, we've increased your chances of success.

Better still we offer four \$1,000 awards, two for high school seniors and two for those already in college or returning to school after time away.

But you can't earn a scholarship if you don't apply – and the time to do that is running out! Request an application at our new location, or complete one online at thfcu.org/member-events.



Three great reasons to finance your vehicle with us

**Auto Loans
as low as **1.99% APR****



It's the perfect time to negotiate a favorable price on a new or used car or truck. Before you head to the dealership, visit our new office and get pre-approved for your loan. There are many reasons to finance with THFCU, but here are three of the most popular:

#1 – OUR NEW CAR RATES ARE GOOD FOR SLIGHTLY-USED VEHICLES.

New doesn't mean brand new at THFCU. If your purchase is a 2011 through 2016 model, in most cases we'll finance it at our new car rates.

#2 – EARN 1% OF YOUR LOAN BACK IN CASH.

When you preapprove your vehicle loan with us, you not only get to avoid the financing sales pitch at the dealership. You also get 1% cash back when you return to THFCU to close the loan. Call or visit before you shop for the complete details.

#3 – YOU'LL GET MORE VALUE WITH A THFCU LOAN.

Whether it's our highly competitive interest rates or our low-cost optional insurance coverage, you know you're getting one of the best all-around deals in the Two Harbors area.

Loan rates presented are the lowest available, may include relationship discounts (up to 0.5% APR) and may change dependent on credit history, collateral, or term. Cash-back offer must be approved by THFCU prior to purchase and is subject to verification of security interest.

Not enjoying the ride?

The stock market has been on the decline since 2016 began. If you're fed up with losing money (including your principal) consider a federally insured, above-market certificate from Two Harbors Federal Credit Union.

APY = Annual Percentage Yield. A penalty may be imposed for early withdrawal.

THFCU Certificates of Deposit & Individual Retirement Accounts

**12 MONTHS
0.85% APY**

**18 MONTHS
0.95% APY**

**24 MONTHS
1.00% APY**

**36 MONTHS
1.10% APY**

**48 MONTHS
1.50% APY**

**60 MONTHS
1.75% APY**



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**Two Harbors Federal
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