

JUNE 2016

CONNECTION

Information for members of **Two Harbors Federal Credit Union**

SPRING IS IN THE AIR.

THE SPRING LOAN SALE FINAL MONTH!

Home Equity Loans

as low as

3.59%^{APR}

12 year term - NO Closing Costs*

Home Equity Loans – No closing costs!

Borrow against the equity in your home at a competitive rate and with tax deductible interest. Use the funds for whatever you want – home improvements, debt consolidation, school tuition, or even a nice summer vacation. Save hundreds by applying in June - during our Spring Loan Sale we've waived closing costs on equity loans up to \$50,000.

Vehicle, Boat, RV Loans

Before you visit the dealerships, pre-approve your loan at THFCU. Once you've found what you're looking for write a check for your purchase. Return to THFCU the next day to fund your loan and we'll give you 1% of the loan amount back in cash.

Vehicle Loans

as low as

1.99%^{APR}

1% Cash Back with Loan Preapproval!

REFINANCE SPECIAL

Did you finance your vehicle with someone else? Move your loan to THFCU Reduce your rate by 1% APR or get cash back!

Extend your term

84 month loans for bigger buys: Cars, trucks, boats, RVs

as low as

4.44%^{APR}

THFCU Rewards Visa

as low as

9.9%^{APR}

on all purchases, balance transfers and cash advances

Visa Credit Cards – Rate reduced!

Here's a Spring Loan promotion that doesn't end this summer! We've lowered the rate on your THFCU Visa to 9.9% APR. This is not a limited time promotion. Rates have been reduced for all purchases, balance transfers, and cash advances. Plus every THFCU Visa purchase earns you reward points. Those points accumulate and don't expire - visit scorecardrewards.com to shop thousands of rewards!

No THFCU Visa? Apply today!

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. Home Equity: closing costs waived for loan amounts up to \$50,000. If an appraisal is required, appraisal fee will be added to the amount of the loan. Consult your tax advisor regarding deductibility of loan interest. 3.59% APR at 12 years is \$85.59 for every \$10,000 borrowed.

THFCU Grand Opening: A Celebration

Our new facility may have opened in February, but we waited for warmer months to celebrate. And celebrate we did with a day-long open house on May 19th! Members enjoyed refreshments and good times along with giveaways and prizes. Joining us at our ribbon cutting ceremony were members of our volunteer board of directors, architects HTG, Boldt Construction, the Minnesota Credit Union Network and more. The ribbon was cut by one of THFCU's first members (and former employee) **Alicia Iversen**.



Imagine More: Improve your home for less Low payments, no collateral required: A THFCU exclusive!

Two Harbors Federal Credit Union is the only lender in the area participating in the Minnesota Housing & Finance Authority's Fix Up program, which allows our members to borrow for improvement projects at incredible terms.

No equity or mortgage lien is required to borrow as much as \$15,000 for up to 10 years. Extended repayment periods keeps your monthly obligation affordable. A basic unsecured loan requires a household income of \$99,500 or less and can be used for dozens of projects including siding, septic, furnace, landscaping, countertops, decks, foundation, garage expansion and more. The Energy Incentive Loan also provides unsecured credit for up to \$15,000 and terms to 10 years with no income restriction. Use these dollars for such improvements as heating and air replacement, light fixtures, insulation, windows and more.

Learn more about Fix Up loans by visiting with a member of our lending team. We're proud to exclusively offer this program in the Two Harbors area, and look forward to helping you imagine more.

Expanding hours to serve you better

New hours effective June 1st:

Lobby: **Monday and Friday: 8:00am to 6:00pm**
Tuesday, Wednesday, Thursday: 8:00am to 5:00pm

Drive-Through: **Monday - Friday: 7:00am to 6:00pm**

2017 Scholarship

Another school year may be coming to a close, but your credit union is looking ahead to 2017. The THFCU Board of Directors has again approved \$4,000 in scholarships for high school seniors and those already in college or returning to school. Visit the "What's Happening" tab at thfcu.org to learn more, and to apply early for the 2017-18 academic season.



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Two Harbors Federal
Credit Union