

AUGUST 2016

# CONNECTION

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

# BEST SUMMER EVER

**WE'LL HELP YOU  
MAKE THE MEMORIES  
THAT MATTER.**

The dog days of summer never seem to go as slow as advertised. Even though there's more than enough warm weather ahead, we're regularly reminded that autumn is not far behind. (We're guilty of that, too – see our Back to School reminder in this very issue!)

Don't let these special summer moments slip away. Enjoy the season to the fullest, and let us help make the memories that matter.

## **Best Summer Ever: Time on the lake**

Thinking about a season closeout deal on a new boat? A THFCU boat loan can save you even more. Pre-approve your loan before you shop and we'll rebate you 1% of the loan back in cash when you complete the paperwork with us.

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.

## **Best Summer Ever: On the open road**

Spend your summer behind the wheel, exploring new places. We've been funding road trips and family excursions for over 65 years. Pre-approve with us before shopping for that new car, truck, motorcycle or RV. Once you buy, complete the paperwork at THFCU and take 1% of the loan amount back in cash with you as you hit the open road.

## **Vehicle & Boat Loans**

as  
low as **1.99%** APR

For bigger auto, boat or RV buys, extend your term to 84 months with rates as low as 4.44% APR.

## **Best Summer Ever: Staycation**

Often the best memories are made at home. With a home equity loan you can improve your space or add to it. Interest paid is usually tax deductible, and funds can be used for any reason, not just home improvements.

## **Home Equity Loans**

as  
low as **3.59%** APR



**Back to School with THFCU?**

# GENIUS.

Give this some thought: Your credit union is the smart answer to your back to school questions.

As you shop for school supplies, remember to use your new, low rate THFCU Visa credit card. Rates have been reduced to 9.9% APR, and all purchases earn you points with the ScoreCard Rewards program.

**THFCU  
Rewards  
Visa** **9.9%** APR

on all purchases, balance transfers and cash advances  
Purchases earn points – See what you've earned  
already at [scorecardrewards.com](http://scorecardrewards.com)

**Considering a car for your teenager?** Even if you plan to make the purchase, give some thought to cosigning a small loan in their name for all or part of the cost. Regular loan payments will teach your student responsibility and will help them build a strong credit rating. Financing with THFCU makes their vehicle ownership convenient and affordable.

**Vehicle  
loans** **1.99%** APR

1% Cash Back with Loan Preapproval!

**Apply early for our 2017 Scholarship.** 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](http://thfcu.org) to learn more.

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**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 Agency'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.

## GET CONNECTED.

Mobile banking is free at THFCU. Sign up at [mobile.thfcu.org](http://mobile.thfcu.org). And if you're feeling social, visit and like us on **Facebook**. We'll see you there!



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