

FEBRUARY 2017

# CONNECTION

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

## GETTING THERE

IS ~~HALF~~  
most of  
THE FUN

### GET A 1% CASH REBATE

### WHEN YOU PRE-APPROVE OR REFINANCE YOUR NEXT SLED LOAN

There's still plenty of winter left to enjoy a new snowmobile, and the dealers are looking to move inventory with post-holiday sales. The time to shop is now.

But before you visit the dealership, visit your credit union. Pre-approving your sled loan speeds up the purchase process, getting you out of the dealer's office and onto the trails that much faster.

It also gives you confidence that you've got one of the best rates in the Two Harbors area, with additional savings if you choose optional services like loan insurance. Once that snowmobile is yours, return to THFCU on the next business day with your purchase agreement. We'll finish the paperwork while you wait, and we'll rebate you 1% of the loan amount back in cash. Then hop on your new sled and go for a ride. It doesn't matter where, because getting there is most of the fun.

*Snowmobile / ATV Loans*  
as low as

**2.49%** APR

Already bought your snowmobile? Refinance with THFCU and consider adding funds for equipment and accessories. Once approved, receive 1% cash back for the total amount of the refinanced balance.

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.

### ***\$4,000 in scholarships exclusively for THFCU members!***

There are only two months left to apply for one of four \$1,000 college scholarships, exclusively for THFCU members. If you are a graduating high school senior — or if you're returning to college — you are eligible to apply for these awards. Request an application, or visit our In the Community page at [thfcu.org](http://thfcu.org) to apply online.



# We Miss You.



Last fall we upgraded our processing system, and in so doing reset access to digital services for many of our members. If you haven't re-enrolled in Online Banking, Mobile Banking, Bill Pay, E-Statements and 24 Hour Teller (ARM), we encourage you to return.

Remember, all of these services are free for members and we're ready to assist you during this transition.

**Call or visit today.**



## MANY HAPPY RETURNS

Unsure of interest rates? Uncertain of the market? There's no need for undue anxiety when you can invest in federally insured, high-yielding certificates from your credit union. Choose from a variety of terms (up to 60 months) and invest as a traditional certificate or as an Individual Retirement Account (IRA).

12 MONTHS  
**0.75%** APY

18 MONTHS  
**0.80%** APY

24 MONTHS  
**1.00%** APY

36 MONTHS  
**1.10%** APY

48 MONTHS  
**1.50%** APY

60 MONTHS  
**1.75%** APY

APY = Annual Percentage Yield. \$2,500 minimum deposit. A penalty may be imposed for early withdrawal of credit union funds.

## You may never look at car shopping the same way again

Kelley Blue Book reports that nearly 60% of us hate shopping for a new car. If you're among those that do, consider visiting THFCU before you shop. We'll show you how much you can spend and the impact on your monthly budget. Then we'll pre-approve your loan with one of the most competitive interest rates in our market.

We'll also give you cash. When you're ready to purchase, write a check for the full amount then visit us the next day to fund the loan and complete the paperwork. We'll then give you 1% of the loan amount back in cash.

If you despise car shopping, loan preapproval and a cash reward may be just the thing to change your mind. In fact, you may never look at car shopping the same way again!

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.



**Auto  
Loans** as low as **2.24%** APR



801 11th Street - Two Harbors, MN 55616 • (218) 834-2266 • thfcu.org - mobile.thfcu.org

**Two Harbors Federal  
Credit Union**