

FINANCIAL CENTS

FALL ISSUE

OCTOBER, 2022



Northern Kentucky
FEDERAL CREDIT UNION

Loan Rates That Won't Suck You Dry.

Northern Kentucky Federal Credit Union is keeping Nosferatu at bay this Halloween season with loan rates that won't suck you dry! Whether you are looking for a new or used car, need money for the holidays or looking for a home equity loan, we have your neck covered. Talk to us today to see how much we can save you!

(859) 441-3405 ♦ nkfcu.org

Special Holiday Loan: \$1200/12-mon./12% APR*

Need some extra cash to make this holiday season special? We can help! From October 1st to December 31st only, you can get a \$1200 loan for a 12-month term at a 12% APR*. This easy, no hassle loan will get you the money you need with a short term and a great rate! Call us at (859) 441-3405, go to nkfcu.org, or stop in either of our convenient locations to apply today!

*Some restrictions may apply. With approved credit. Limited time only. May not be used in conjunction with any other offers. Valid 10/01/2022 through 12/31/2022. Details can be found at www.nkfcu.org.

Protecting Your Identity: Credit Freezing

Has your information been part of a data breach? One way to protect your identity from being used to open new accounts is with a credit freeze. A credit freeze restricts access to your credit report and potential creditors and other third parties will not be able to get access. This makes it very hard for an identity thief to open a new account in your name. Placing a credit freeze does not affect your credit score, nor does it keep you from getting your free annual credit report. You can get more information about credit freezes at each of the credit bureau's websites:

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze>



The NKY Savvy Savers' Club Christmas coloring contest is right around the corner! Keep an eye on our Facebook page and website for details! We would love to see all our Savvy Savers participate!

Need a Home Loan for the Holidays?



Are you purchasing a home before rates go up? We can help. You can now get your mortgage loan through Northern Kentucky Federal Credit Union. Give us a call at (859) 441-3405 and speak with one of our friendly loan specialists. They can let you know current rates and a step-by-step process on how to get your home loan. Let Northern Kentucky Federal Credit Union help you purchase your home today!

Tips for Safe Trick-or-Treating

1. Avoid trick-or-treating by yourself.
2. Fasten reflective tape to candy bags and costumes.
3. Always walk on the sidewalk.
4. Never go into a stranger's home or car.
5. Avoid eating homemade treats made by strangers.



Holiday Closings

Monday, October 10th – Columbus Day



Friday, November 11th – Veteran's Day

Thursday, November 24th – Thanksgiving Day



Friday, November 25th – Open 8AM till 3PM

Monday, December 26th – Christmas Day (substitute)

Monday, January 2nd – New Year's Day (substitute)

