

# FINANCIAL CENTS

## WINTER ISSUE

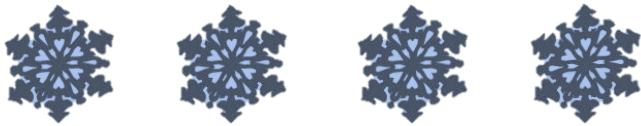
### JANUARY 2023



## Holiday Bills Giving You the Winter Blues?

The hustle and bustle of the holiday season is over and now the bills are starting to roll in. We have loans available several percentage points below the national credit card average of 21.21% APR. We can save you hundreds of dollars in interest by transferring your balance to one of our low interest cards or consolidating your debt with a low interest personal loan. Having a lower APR gets you out of debt faster. Give us a call today to see how much we can save you. It doesn't cost anything to apply and see how much you can save!

\*All Rates Subject to Change. The rate you receive is based on your credit worthiness and term of loan. APR = Annual Percentage Rate  
Member Loyalty Discount Available on Select Loans. For more details, please go to [www.nkfcu.org](http://www.nkfcu.org) or call (859) 441-3405



## GRAND SLAM RATES WITH A CHANCE TO WIN BIG!

When you get a loan at NKFCU, not only will you be getting a great rate allowing you to save money and pay off debt faster; but you will get a chance to win one of two packs of 12 VIP ticket vouchers to Florence Y'all's games in this coming 2023 season! Contest goes from January 1 through February 28. Apply today to get the money you need and a chance to win!



Limited time offer. Automatic entry with loan application. Loan approval based on credit worthiness. Credit union reserves the right to end contest at any time with no notice. Go to [www.nkfcu.org](http://www.nkfcu.org) for full official rules and further details.

## Using Courtesy Pay Wisely

Courtesy pay is that neat service that can prove helpful when you underestimate how much money you may have in your account. The credit union will cover your one-time debit/ATM transactions up to \$500 for accidental overdrafts, but can get expensive if you use the service on a regular basis.

Using courtesy pay as a loan can get expensive quickly. Each time you dip into the \$500 cushion, you will be charged \$30. If you keep using it, this can add up quickly and you are in over your head before you know it. Good account management is the lowest cost way to protect your hard-earned money. If you overdraw by accident, let the courtesy pay catch up and help you out. But relying on it is not the best thing for your finances. Please feel free to call the credit union if you have any questions about courtesy pay. Remember, you can opt in/out of this service at any time.

**Northern Kentucky Federal Credit Union**  
**Privacy Policy**

**Notice of Privacy Practices for Credit Union Members**

To assure the continued privacy and confidentiality of your personal financial information, your credit union oversees these practices and procedures:

**Information We collect:**

We collect non-public information about you from some or all of the following sources:

1. Information we receive from you on applications or other forms such as your name, address, social security number, assets and income.
2. Information about your transaction with us, balance, payment history, parties to transactions and credit usage; and
3. Information we receive from a consumer-reporting agency, such as credit-worthiness and credit history; and
4. Information you have provided us with.

**Information We Disclose:**

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

**Our Security Measures:**

Northern Kentucky Federal Credit Union (the Credit Union) restricts access to non-public information about you to those employees and volunteers who need to know that information to provide products or services or perform required duties under Federal and State regulation. We maintain physical, electronic and procedural safeguards that comply with Federal Regulations to guard your non-public personal information.

The Credit Union will not be responsible for privacy practice or content at any website that is linked to our website.

Under no circumstances will the Credit Union authorize any firm to charge our members' account without our members consent; this does not include actual or appointed member ACH transactions that the Credit Union does not have the ability to verify authorization.

Under no circumstances will the Credit Union sell any member information to any telemarketing firm. Credit Union Members and the public may receive copies of this notice at 2805 Alexandria Way, Highland Heights, KY 41076 or by calling the Credit Union at (859) 441-3405.

This notice meets the notification requirements of the National Credit Union Administration Regulation on Privacy of Consumer Information, Part 716.

## Holiday Closings



**Monday, January 2 – New Year's Day(observed) – Closed**

**Monday, January 16 – Martin Luther King Jr. Day – Closed**

**Monday, February 20 – President's Day – Closed**

**Monday, May 29 – Memorial Day - Closed**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency



**Northern Kentucky**  
FEDERAL CREDIT UNION

