

FINANCIAL CENT\$

FALL I\$SUE

OCTOBER, 2023



Northern Kentucky
FEDERAL CREDIT UNION

Membership Appreciation Days

FREE Hot Beverage!



Come see us for Member Appreciation Days! There will be games, prizes, popcorn, and you can get a free beverage from Tom's Coffee Truck from 10AM-1PM!

Florence Location: Wednesday, November 1st – Games and popcorn ALL DAY; Tom's Coffee 10AM-1PM

Highland Heights Location: Friday, November 3rd – Games and popcorn ALL DAY; Tom's Coffee 10AM-1PM

Special Holiday Loan:



.50% off Signature Loan Rates!

Need some extra cash to make this holiday season special? We can help! From October 1st to December 31st only, you can get a signature loan up to \$5,000 for as low as 8.25% APR*! That is 12.68% lower than the national credit card average rate of 20.93% APR*! Call us at (859) 441-3405, go to nkfcu.org, or stop in either of our convenient locations to apply today!

*APR = Annual Percentage Rate. With approved credit. Rate received based on credit worthiness. Limited time only. May not be used in conjunction with any other offers. Must be a new loan – refinances do not qualify for sale. Must follow signature loan policy. Valid 10/01/2023 through 12/31/2023. Details can be found at www.nkfcu.org.



Holiday Skip-A-Pay!



Free up some money for your holiday shopping by skipping your November, December, or January loan payment! For just a \$25 processing fee, you can skip your November, December, or January loan payment this holiday season for gifts or any other expenses you may have. Restrictions do apply. Go to www.nkfcu.org for more details and request form. Or, fill out and return the form below. Call (859) 441-3405 for any questions you may have.

To be eligible to skip your payment you must:

1. Have made at least 6 consecutive payments on the loan. 2. Be current on all loans with the credit union. 3. Have all accounts with the credit union in good standing. 4. Not currently in bankruptcy. 5. Never have caused the credit union a loss. 6. Sign a form agreeing to extend the terms of the loan. 7. Never have had a loan with the credit union that was 2 or more months delinquent. 8. You can only obtain 3 Skip-a-Pays during the life of a loan. Subject to Credit Union Approval/Not all loans qualify. For a full list of conditions and restrictions, read the Skip-a-Pay Policy and Agreement at www.nkfcu.org.

Simply complete this form and return it to the Credit Union along with a \$25 processing fee. **Please note:** To skip your payment, we must receive this form 15 days prior to your loan's due date. Skip-a-Pay is not available on Home Equity Loans, Second Mortgage Loans or Visa Cards.

YES! I would like to skip the following payment: November December January

Take \$25 Processing Fee From: Savings Acct. Checking Acct. Payment Enclosed

Name: _____ Account Number: _____ Loan Number: _____

Address: _____ (street) _____ (city, state, zip)

By signing this form, I realize interest will still accrue daily and the term of my loan will be extended by the number of months in which I have skipped payments.

Signature: _____ Date: _____

Mail Form to: Northern KY Federal Credit Union, 2805 Alexandria Way Highland Heights, KY 41076

OR, Fax Form to: (859) 442-1204, OR, Email Form to: credit@nkfcu.org

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Holiday Closings

Monday, October 9th – Columbus Day

Saturday, November 11th – Veteran's Day

Thursday, November 23rd – Thanksgiving Day



Friday, November 24th – Open 8AM till 3PM

Monday, December 25th – Christmas Day

Monday, January 1st – New Year's Day

