

# FINANCIAL CENT\$

## FALL I\$SUE

### OCTOBER, 2024



**Northern Kentucky**  
FEDERAL CREDIT UNION

## We Want to Pay You to Save Money!



It is likely we can save you some money on your current car loan at another financial institution! Refinance with us and not only will you be saving money on interest, but **WE WILL GIVE YOU \$100-\$200!!!** Refinance your auto loan of \$10,000 or more and we'll give you \$100\*\*. Refinance your auto loan of \$20,000 or more and we'll give you \$200\*\*! Loans currently with the credit do not apply for promotion. Read fine print for all details. It doesn't cost anything to see how much we can save you. Apply right now at [nkfcu.org](http://nkfcu.org) Or call (859) 441-3405 and speak with any member service representative to see how much money we can save you!

\*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.

\*\*Credit and collateral subject to approval. Existing NKFCU loans are not eligible for this offer. Auto refinance loan must be at least \$10,000. \$100-\$200 will be credited to the primary applicant's savings account after loan closing. Offer may end at any time. Recipient is solely responsible for any personal tax liability arising out of this incentive.

## Special Holiday Loan:



## 2% off Signature Loan Rates!

Need some extra cash to make this holiday season special? We can help! From October 1<sup>st</sup> to January 31<sup>st</sup> only, you can get a signature loan with 2% off the normal rate! Don't charge up your credit card this holiday season! We can save you lots of money in interest. Call us at (859) 441-3405, go to [nkfcu.org](http://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, discounts or specials. Must be a new loan – refinances do not qualify for sale. Must follow signature loan policy. Creditor reserves the right to cancel promotion anytime without notice. Details can be found at [www.nkfcu.org](http://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 October, 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](http://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](http://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:  October  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](mailto:credit@nkfcu.org)

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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](http://www.nkfcu.org).

## Holiday Closings

Monday, October 14<sup>th</sup> – Columbus Day

Monday, November 11<sup>th</sup> – Veteran's Day

Thursday, November 28<sup>th</sup> – Thanksgiving Day

Friday, November 29<sup>th</sup> – Open 8AM till 2PM



Tuesday, December 24<sup>th</sup> – Open 8:30 AM – 12:30 PM

Wednesday, December 25<sup>th</sup> – Christmas Day

Wednesday, January 1<sup>st</sup> – New Year's Day

