Financial Cent\$ July, 2022



Sizzling Summer Savings!

Northern Kentucky Federal Credit Union is your one stop loan shop this summer. We have great rates on cars, recreational vehicles, and unsecured personal loans. Whether you need a car, looking for a boat or need money for a wedding or other summer event, we can help! See right side of page for loan rates or see a full list of rates at www.nkfcu.org.

Call (859) 441-3405 and speak with a member service representative to help get you get the money you need at an excellent rate. Apply today!



Save Money on Home Projects!



Summer is the perfect time for home projects! Whether you are working on landscaping, getting new furniture, or remodeling a room we can help! We have great rates on personal loans and home equity loans. Both are great ways to get you the money you need to finish your projects with a low interest rate! If you need funds for your home projects this summer, give us a call. We would be happy to help you find a low interest, money saving option. Call 859.441.3405 or apply online at www.nkfcu.org.





Loan Rates

New Car Loans
As Low As
2.00% APR*
Months with Direct Depo

For 24 Months with Direct Deposit
Discount and A+ Paper

Used Car Loans As Low As 2.50% APR*

For 24 Months with Direct Deposit
Discount and A+ Paper

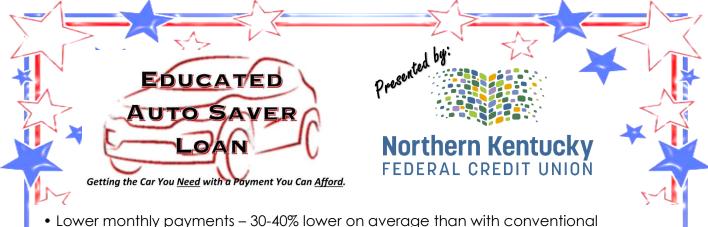
Recreational Vehicle Loans
As Low As
2.75% APR*

For 24 Months with Direct Deposit
Discount and A+ Paper

Unsecured Loans
As Low As
8.75% APR*

For up to 48 Months with Direct Deposit Discount and A+ Paper

*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. Rates above reflect
member loyalty discount.



- Lower monthly payments 30-40% lower on average than with conventional financing.
- No down payment required and no prepayment penalties.
- Flexible loan terms from 2 to 6 years.
- You own the vehicle (titled in your name not a leasing company's).
- You can carry the level of personal vehicle insurance you choose versus the level of coverage stipulated by the leasing company in the lease contract.
- You can negotiate the vehicle purchase price like a cash purchase with the dealer.
- Lower excess mileage charge than most leasing programs of only \$.10 per mile*.
- Lower disposition fee than most leasing programs of only \$195*.
- Refinance remaining balance at loan maturity or anytime during the loan term.
- Keep, sell or trade the vehicle at loan maturity or anytime during the loan term.
- Return the vehicle at loan maturity in lieu of making the final balloon payment with no end of loan term hassles. Vehicle pick-up is arranged, even if you have moved to a different state!

*fees apply only if you decide to return the vehicle in lieu of making the final balloon payment

GO TO <u>WWW.NKFCU.ORG</u> OR CALL (859)441-3405 TO GET AN EDUCATED AUTO SAVER LOAN TODAY!

Holiday Closings

Monday, July 4th – Independence Day

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Monday, September 5th – Labor Day

Monday, October ${\bf 10}^{\rm th}$ – Columbus Day

Friday, November 11th - Veteran's Day





