

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



### Loan Rates

#### New Car Loans

As Low As

**2.00% APR\***

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.



## EDUCATED AUTO SAVER LOAN

Getting the Car You Need with a Payment You Can Afford.

*Presented by:*



**Northern Kentucky**  
FEDERAL CREDIT UNION

- 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 [WWW.NKFCU.ORG](http://WWW.NKFCU.ORG) OR CALL (859)441-3405 TO GET AN EDUCATED AUTO SAVER LOAN TODAY!**

## Holiday Closings

**Monday, July 4<sup>th</sup> – Independence Day**

**Monday, October 10<sup>th</sup> – Columbus Day**

**Monday, September 5<sup>th</sup> – Labor Day**

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

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



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