HELOC

credit union

Introductory Rate 2.99% APR* Fixed for 1 year

Regular Variable Rate 4.00% APR* Based on index and margin

Unlock the equity in your home with a payment to fit your budget. Reach out to our loan team today, we're here for you!

*Annual Percentage Rate. Upon the expiration of the twelve-month introductory rate period your account will be subject to the regular variable rate. The regular variable rate is subject to change quarterly based on an index i.e., the Prime Rate as published in the Wall Street Journal 45 days prior to each change of January 1, April 1, July 1 and October 1 of each year plus a margin of 0%. The regular variable rate in effect as of 01/01/21 is 4.00%. The minimum APR is 4.00% and the maximum APR is 18%. The minimum Home Equity Line of Credit amount is \$10,000.00 and fees to establish the plan are generally between \$250 - \$600. This is a limited time offer and only applicable on new Home Equity Plans and may be withdrawn at any time.



FALL

2021

Refinance and lower your current rate by as much as **1.50%** and earn up to **\$300 cash back!**

Offer Ends November 30, 2021

- Auto loan terms up to 84 months
- Recreational Vehicle Loan terms up to 120 months
- Multiple payment options

Apply online at connectedcreditunion.org

*Annual Percentage Rate. Loans subject to credit approval. The amount of the cash rebate is based on the balance of the refinanced loan amount. Consult with a loan officer for more information. Loans currently financed with Connected Credit Union are not eligible for this offer. Membership eligibility required.

Get in on the fun this season!

Fall weather brings more outdoor fun with warm days and cool nights. We can help you get out and enjoy the season with a recreational loan to fit your budget. Every season brings a little fun, don't miss out on yours!



connectedcreditunion.org

Main Office

85 Civic Center Drive · PO Box 1096 Augusta, ME 04332-1096 207.623.3857 | 1.800.464.3773

Winslow Branch 12 Monument Street Winslow, ME 04901 207.872.2636 | 1.855.946.2328

Credit Union Holidays

We will be closed on: New Year's Day Martin Luther King, Jr. Day Presidents' Day Patriots' Day Memorial Day Independence Day Labor Day Indigenous Peoples' Day Veterans Day Veterans Day Christmas Eve Closing at noon Christmas Day New Year's Eve Closing at 2:00 P.M.

Inactive/Dormant Accounts

Any accounts having less than a \$50.00 balance that has had "no activity" for two years is subject to a monthly inactivity fee of \$2.00.

Connected Credit Union's privacy notice can be found on our website at **connectedcreditunion.org**



Federally Insured by NCUA



Credit Card Rewards

Consider the ease of using just one credit card for all of your purchasing needs. Choosing the one that pays you back and has a great low interest rate makes good financial sense. You can redeem your points for merchandise you use every day or save your points to redeem for a higher value item. Enroll your Connected Credit Union Visa Credit Card today at **scorecardrewards.com**. The more you use it, the more you earn! Let the rewards begin!



Debit Card Rewards



Our debit card is worthy of being your first choice for purchases. You'll earn rewards for everyday purchases like gas, groceries, recreational events, shopping, concerts, the list is endless! Are you leaving money on the table? You are if you haven't enrolled in **uchooserewards.com**. Remember, sign, don't PIN... it's a win/win.

We're prepared, are you?

If inclement weather finds you stuck at home this winter, we've got you covered! Our online and mobile banking allow you to transfer between accounts, pay bills and see your account activity. Our mobile app even allows you to deposit a check from home! Visit us at **connectedcreditunion.org** to enroll in online banking. Once enrolled, download the mobile app in the App Store or get it on Google Play.



Skip a Pay is Back

Visit connectedcreditunion.org for details.

EFFICIENCY LOANS

- Pre-pay for fuel
- Purchase wood or pellets
- Purchase a heating/cooling system
- Make your home more energy efficient

Loans subject to credit approval. Rate and terms based on credit worthiness. Consult with a loan officer for more information. Membership eligibility required.

