



BIG CITY SOLUTIONS

Small Town Feel



COMMON TRUST
FEDERAL CREDIT UNION



Attention High School Seniors!

Common Trust Federal Credit Union is pleased you have chosen to pursue higher education. We're committed to helping our college-bound members with the rising cost of a college education. We will award two winners.

Each scholarship winner will receive \$1,000 to pay for tuition, room & board, books, or other related educational expenses.

Apply online February 1 - March 30. Visit our website for additional information:
[commontrustfcu.org](https://www.commontrustfcu.org)

A NOTE *From Our CEO*

Can you believe it's already 2023? I hope your holiday celebrations were filled with love and joy and included heartfelt visits with family and friends.

Now, I have to ask: have you made your resolutions yet? We have a resolution to fortify your financial health that's easy to maintain. It starts with reviewing your last year's financial goals.

Set some new ones, and include the ones from last year if they're still relevant or you would still like to accomplish them.

Then, consider ways to reduce interest rates on your credit cards and loans and devote more of your budget to saving. By doing this, you will have an encouraging look at how far you've come over the past year financially and get excited for this year.

After all, you are what makes our credit union family so great! Whatever your goals, we are committed to helping you reach them. Thank you for another great year of community! Let's dive into 2023 together and thrive!

Get Confident About Your

Personal Finances

Visit our financial education center to start learning the right skills to manage your financial future!

Learn more: [commontrustfcu.org/online-services/financial-education-center/](https://www.commontrustfcu.org/online-services/financial-education-center/)



Our low-interest MasterCard Credit Card is perfect for shopping, travel, and in case of an emergency. For more info, visit our website.

Presidents Day Auto Promotion

Drive off the lot in the car of your dreams this Presidents Day!

Offer valid February 1, 2023, through March 31, 2023.

Rates as low as

3.49% APR*

60-month terms

- For 61 - 84-month terms, the rate will be 3.99% APR*
- Car must be 2021 - 2023 and have less than 6,000 miles

*APR - Annual Percentage Rate. Actual APR based on credit history and term Rates are subject to change without notice.

Save *Big* This Year

From January 1 to February 28, our members can take advantage of our amazing CD Promotion. Members will have two options to choose from.

18-month CD @ 3.25% APY*

32-month CD @ 3.75% APY*

*APY - Annual Percent Yield. Rates are subject to change without notice.



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Receive \$25 for opening a Share Draft/Checking Account!

This offer is for a limited time only and available until December 31, 2023.

*For terms, visit our website.

Easy as 1, 2, 3!

No more mailing your checks or making extra trips to a branch or our office to deposit a check. Using DeposZip through epOnline, you can scan or photograph your endorsed check and deposit using your computer. Your funds are credited the same day. Plus, it is free to use!

Deposit checks on our mobile app. Download the app today!



Take Control

Of Your Finances!

Let us help you with your holiday debt consolidation! Apply for a personal loan today to get the new year started off on the right foot.

Rates as low as **8.49% APR***

- Up to 12-month term
- \$2,500 Maximum loan amount

*APR - Annual Percentage Rate. Actual APR based on credit history and term Rates are subject to change without notice. Offer valid from January 1, 2023 – February 28, 2023.

Holiday Closures

Monday, January 16

Martin Luther King Jr. Day

Monday, February 20

Presidents Day



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www.commontrustfcu.org
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Federally Insured by

NCUA

