



# BIG CITY SOLUTIONS

*Small Town Feel*



COMMON TRUST  
FEDERAL CREDIT UNION

## Annual Meeting!

Join us for our 2023 Annual Meeting. The meeting will be held on **Tuesday, April 11 @ 4:30 p.m.** at our Main Office located at 8 Cedar St., Woburn, MA 01801.

**Have questions?  
Feel free to call us at  
(781) 933-2600.**



**WANT TO BUILD YOUR CREDIT?**

**9.00% APR\***

- 9-month term
- Max loan amount \$500

\*APR = Annual Percentage Rate. Members can't have credit history with Common Trust FCU or with other financial institutions. Offer valid from April 1, 2023 to May 31, 2023.

## A NOTE *From Our CEO*

The year is in full swing, and we are so grateful for all the opportunities 2023 has provided for our community. This community has grown, and we have found new ways to serve them. We are looking forward to the summer and everything the season will bring for our community.

As we move into the second half of the year, we are committed to improving while providing the same great services and benefits to our members. We continue to explore new ways to help our members reach their financial goals. Join us as we work to support our community and ensure the financial success of all our members.

## *Consolidate Your Debt!*

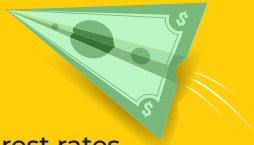
**10.99% APR\***

- Max term 48 months
- Max loan amount \$7,500

Existing debt consolidation loan balances must be combined with new loan and will not exceed \$7,500.

\*APR = Annual Percentage Rate. Rates subject to creditworthiness. Existing debt consolidation loan balances must be combined with new loan and will not exceed \$7,500. Credit Union must pay off debt. Offer valid April 1, 2023 to April 30, 2023.

## WATCH YOUR SAVINGS SOAR!



Our share certificates pay higher interest rates because they are deposited for a fixed period of time. You can open a share certificate with as little as \$500. Investment terms range from 6 months to 3 years. The rate is fixed for the entire certificate term.

Visit our website for more information!

## Affordable Ways To Celebrate Mother's Day & Father's Day

Here we share five ways to celebrate the ones you love the most on their special day without having to break the bank!

1. Plan a family game night with board games.
2. Make Mom/Dad breakfast in bed.
3. Visit a local farmers' market.
4. Cook dinner together.
5. Plan a family outing at a nearby park.

No matter what you plan, your Mom/Dad will feel the love for sure! Most importantly, you won't hurt your budget or empty your savings account.

### LIMITED TIME OFFER

We are giving \$25\* to those who open a share draft/ checking account!

\*For complete terms, visit our website: [commontrustfcu.org](http://commontrustfcu.org).



### Drive off with a great rate!

**3.49** % APR\* for terms up to 60 months

3.99% APR\* for terms between 61 - 84 months or loan amounts of \$50,000 or greater.

\*APR = Annual Percentage Rate. Rate is good for new loans only. Cannot be used for refinancing existing CTFCU auto loans. Age of vehicle must be 2021 or newer. Offer valid from May 1, 2023 to June 30, 2023.



## The Future Is *Bright!*

Start building smart financial habits today and set yourself up for success. Open a youth savings account between April 1, 2023 - May 31, 2023, to be entered into a raffle to win 2 bikes!

## Holiday Closures

**Friday, April 7 closing at 1 p.m.**  
Good Friday

**Monday, April 17**  
Patriots Day

**Monday, May 29**  
Memorial Day

**Monday, June 19**  
Juneteenth



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[www.commontrustfcu.org](http://www.commontrustfcu.org)  
8 Cedar St, Woburn, MA 01801



Federally Insured by

**NCUA** EQUAL HOUSING LENDER