



BIG CITY SOLUTIONS

Small Town Feel



COMMON TRUST
FEDERAL CREDIT UNION

Don't Let Holiday Debt Linger!

Our Holiday Debt Payoff Loan offers rates as low as **8.49% APR***, up to 12 months to repay, and a **max loan amount of \$2,500!** By consolidating your debt, you can enjoy the ease of one manageable payment. Let us help you kiss that debt goodbye.

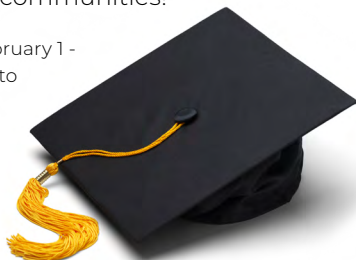
*APR = Annual Percentage Rate. Actual rate subject to creditworthiness. Available 1/1/2024-2/28/2024.

[Contact us to learn more!](#)

Attention High School Seniors!

We're committed to helping our college-bound members with the rising cost of a college education. **We will award four \$1,000 scholarships** for graduating seniors who are members of any of our communities!

Apply online February 1 - March 30. Open to everyone within membership eligibility.



A Note From Our CEO

As we step into the first quarter of this year, I want to express my heartfelt appreciation for your trust and continued partnership with Common Trust Federal Credit Union. Your loyalty has been the bedrock of our success, and we are deeply grateful for it.

We are excited to bring you another edition of our quarterly newsletter, packed with insightful financial tips, updates on new services, and stories from our community. It's our way of staying connected and helping you stay informed about all the opportunities and resources available to you.

Once again, thank you for being a valued member. Together, let's make this first quarter a period of growth, prosperity, and shared success.

Tax Season Is Here!

Caught off guard by Uncle Sam's bill? Don't stress! Get the help you need this tax season with our Tax Loan Promotion.

Secure up to \$5,000 at rates as low as 9.99% APR* for 12 months.

[Apply For A Tax Loan Today!](#)

*APR = Annual Percentage Rate. Member may only have one tax loan (any existing loan must be paid off or combined with a new loan amount not to exceed \$5,000). Actual rate subject to creditworthiness. Available 2/1/2024-4/15/2024.

UNLOCK THE POTENTIAL IN YOUR HOME WITH A HOME EQUITY LOAN!

Get a rate as low as **5.49% APR*** for **10 years**. With a **minimum loan of \$30,000** and up to 80% LTV, seize this opportunity for extra funds. Plus, enjoy a \$300 credit towards closing costs! Act now—this exclusive rate is for new loans only.

Rate only good for new loans (cannot be used to refinance existing Common Trust FCU Loans. Member must pay for appraisal. Available 2/1/2024 2/28/2024.

REMOTE CHECK DEPOSIT!

Say goodbye to the hassle of mailing your checks or making extra trips to a branch to deposit a check. Photograph your endorsed check and deposit using our Mobile App. Your funds are credited the same day! It's FREE to use from CTFCU.



More Than Just A Membership!

We strive to offer our members a small-town feel with big-city solutions. As a member of Common Trust FCU, you have exclusive access to Love My Credit Union Rewards, personalized financial planning, notary services, and much more! We've got your financial needs covered.

Stay Fit Without Breaking The Bank

One great tip for staying fit on a budget is to leverage your Mastercard's perks and rewards. Many credit cards, including Mastercard, offer discounts or cashback rewards on purchases made at specific gyms, fitness centers, or for fitness-related gear. Explore your card's benefits to see if any partnerships or deals can help you save money on gym memberships, workout equipment, or fitness classes.

Apply for a Mastercard with us:
commontrustfcu.org/mastercard-credit-card



REV UP YOUR SAVINGS THIS PRESIDENTS' DAY!

Our limited-time Auto Loan promotion offers rates as low as **4.99% APR*** for up to **60 months** on select 2022-2024 cars with under 6,000 miles. Don't miss out—drive home your dream car between February 1 - March 31!



Contact us for more information!

Holiday Closures

Monday, January 1
New Year's Day

Monday, January 15
Martin Luther King Jr. Day

Monday, February 19
Presidents' Day

Friday, March 29 - Close at 1 p.m.
Good Friday



COMMON TRUST
FEDERAL CREDIT UNION

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Federally Insured by

NCUA

