



BIG CITY SOLUTIONS

Small Town Feel



COMMON TRUST
FEDERAL CREDIT UNION

The Most Wonderful TIME OF THE YEAR

This holiday season, make your wishes come true with our holiday loan promotion. Get the funds you need for gifts, travel, and more!

- Receive up to **\$2,400**
- **12-month term**
- Rates as low as **9.99% APR***

*APR = Annual Percentage Rate. Actual rate subject to credit worthiness. Available 10/1/2023-12/31/2023.

[Learn more on our website!](#)

Plan Ahead For The Holidays!

With our Holiday Club Account you can secure your festive funds and enjoy a stress-free shopping experience. Make your holiday dreams a reality! Open or renew your holiday club for 2024 and receive a gift from your friends at CTFCU.

Open a Holiday Club Account Today!
commontrustfcu.org/share-savings-account



A Note From Our CEO

As we approach the end of the year, I want to extend my appreciation for your unwavering support. Thank you for trusting Common Trust Federal Credit Union as your financial provider. We will continue to shape our services to better meet your needs. We are committed to empowering you with top-notch digital banking and competitive rates, ensuring your financial success.

As we step into the next quarter, our credit union will continue to evolve to provide our members with the highest service possible. We send warm wishes for a joyous holiday season and a prosperous year ahead. Thank you for being part of our journey.

SHOP SMART WITH OUR MASTERCARD CREDIT CARD

Our card is perfect for shopping, travel, and in case of an emergency. Take advantage of the savings and convenience it offers when you need instant borrowing power!

- **LOW Interest Rate**
- **NO Application Fee**
- **25-Day Grace Period On Purchases**
- **Cash Advances Available**
- **Protect Your Card By Turning It On Or Off**

[Apply for a credit card online today!](#)

Did you know that you can cash checks whenever and wherever with our mobile app? Download our app today.



READY FOR A SMOOTH RIDE?

Get in the driver's seat with our auto loan promotion! We offer competitive rates and hassle-free financing. Get terms up to **60 months**, rates as low as **4.99% APR***, and many more benefits. Hit the road in your new car today!

***Learn more: commontrustfcu.org/promotions**

*Members must qualify for the rate.
A counter-offer could be made.



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Start Saving Today!

We understand the importance of making your money work for you. That's why we offer you our Certificates of Deposit (CDs). With different terms and competitive interest rates, you can tailor your savings to unique goals.

Learn more on our website!

Smart Black Friday Budgeting Tips

In order to make the most of your Black Friday shopping while staying financially responsible, follow these savvy tips:

- Set a realistic budget by considering your expenses and savings
- Create a shopping list of items you genuinely need
- Research deals in advance to compare prices and plan your strategy
- Embrace online shopping for convenience and exclusive discounts
- Utilize cashback and reward credit cards responsibly
- Check for price-match policies to save time and money
- Avoid impulse buying and stay to your shopping list

NEED SOME EXTRA CASH?

Our Home Equity Loan is the solution! It can help you make home improvements, consolidate debt, or fund large expenses.

Visit our website for more information!



Homeowner Tip: Seal gaps and cracks to prevent energy loss and to insulate your home adequately for the upcoming season.

PLANNING A TRIP?

Don't forget to inform us! We'll help ensure uninterrupted access to your accounts and offer travel-friendly financial tips. Bon voyage!

commontrustfcu.org/contact-us

ONE TIP TO AVOID

Holiday Scams

The holiday season brings joy but also brings the risk of online scams. Stay vigilant and follow this tip: avoid clicking on links or attachments from unknown emails. Be sure to verify sender authenticity.

Holiday Closures

Monday, October 9
Indigenous Peoples' Day

Friday, November 10
Veterans Day

**Thursday, November 23 &
Friday, November 24**
Thanksgiving

Monday, December 25
Christmas Day

Monday, January 1
New Year's Day



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Federally Insured by

NCUA 
EQUAL HOUSING LENDER