



BIG CITY SOLUTIONS

Small Town Feel



COMMON TRUST
FEDERAL CREDIT UNION

Say Goodbye to Financial Stress

Our debt consolidation loan offers **rates as low as 10.99% APR***, with terms of up to **48 months** and a maximum loan amount of **\$7,500**. Let us help you simplify your payments and get on track to financial freedom.

*APR = Annual Percentage Rate. Actual rate subject to creditworthiness. Available 4/1/2024-4/30/2024.

Contact us to learn more!

Transfer Your Balance!

Looking to take control of your finances? Take advantage of our exclusive Balance Transfer promotion, specially designed for members like you!

Transfer your balances to our Mastercard Credit Card. We offer LOW-interest rates, NO application fees, and much more.

Visit our website to learn about our **Mastercard Credit Card:**
commontrustfcu.org/mastercard-credit-card

Contact our credit union for additional information.

A Note From Our CEO

Your trust and support have made us a close-knit family, and I couldn't be more grateful for your presence in our lives. We consider it a privilege and an honor to be on this incredible journey with you.

Your dreams and aspirations inspire us each day.

We're thrilled to invite you to explore the latest chapter in our journey by diving into our newsletter and sharing our latest updates and helpful tips to further your financial success. Think of it as the family scrapbook but fewer embarrassing childhood photos.

Your loyalty and trust mean everything to us. We're thrilled to be on this journey with you, and we can't wait to share all the exciting updates as we work together towards shaping a brighter financial future for your family and ours. Thank you for being a part of our community.

HIT THE ROAD IN STYLE!

Our competitive auto loans make it easy to drive away in the car of your dreams! Let's make your car dreams a reality!

Rates will be as low as 4.99% APR*

Apply For An Auto Loan Today!

*APR = Annual Percentage Rate. Offer valid May 1, 2024 - June 30, 2024. Rate only good for new loans (cannot be used to refinance existing Common Trust FCU Loans) *Member must qualify for the rate (a counteroffer could be made). Term would be up to 60 months (5.49% for loans of \$50,000 or greater and for terms between 61-84 months). The car must be 2022 or newer.

DIVE INTO FINANCIAL FREEDOM WITH OUR HELOC PROMOTION!

Enjoy a competitive rate of **Prime Rate-0.25% APR*** for a **15-year term**. With a minimum line amount of \$20,000 and a maximum LTV of 80%, seize the opportunity to renovate, consolidate debt, or invest in your future. Don't miss out – contact us today to take advantage of this limited-time offer!

Offer valid 4/1/2024-5/30/2024. Contact credit union for complete details.



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Maximize your savings with our Share Certificates!

Our share certificates offer higher interest rates with as little as \$500 to start. Invest for six months to three years with a fixed rate for the entire term. Daily compounded dividends mean your money grows faster!

The future of payment is here, and it's contactless!

Say goodbye to fumbling for cash or inserting your card into a reader. With contactless cards, all you need to do is tap and go. It's fast, convenient, and oh-so-smooth. Whether you're grabbing your morning coffee, hopping on the bus, or treating yourself to a shopping spree, contactless cards make every transaction a breeze.

Contact us for more information!

GET YOUR CHILD STARTED ON THE RIGHT FOOT FINANCIALLY!

Calling all students! Get ahead with our exclusive Student Package at Common Trust FCU.

Enjoy these benefits:

- Share account
- Checking account (w/free checks)
- Mastercard Debit Card for over 30,000 CO-OP ATMs
- Free online and mobile banking
- And more!

Don't miss out on this essential tool for your financial journey. Visit [commontrustfcu.org/student-package](https://www.commontrustfcu.org/student-package).

Traveling Soon?

LET US KNOW!

Don't forget to keep us in the loop! Drop us a message or give us a call before you jet off so we can ensure your finances are secure and ready for your adventures. Your peace of mind is our priority!

Holiday Closures

Monday, April 15
Patriots Day

Tuesday, April 16
Annual Meeting

Monday, May 27
Memorial Day

Wednesday, June 19
Juneteenth

Thursday July 4
Independence Day



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FEDERAL CREDIT UNION

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Federally Insured by

NCUA 
EQUAL HOUSING LENDER