



BIG CITY SOLUTIONS

Small Town Feel



COMMON TRUST
FEDERAL CREDIT UNION

BACK-TO-SCHOOL

Checklist!

As the summer break comes to an end, it's time to gear up for the start of the new academic year. Having a checklist can be a crucial tool to ensure you have everything you need to start the school year off right!

Take a look at our back-to-school checklist for college students:

1. Plan your budget: Create a list of all the expenses you anticipate, including tuition, textbooks, and housing costs.

2. Purchase textbooks: Textbooks can be expensive, so start looking for deals early.

3. Get organized: Get organized with a planner or calendar to keep track of important dates, deadlines, and assignments.

4. Apply for scholarships and grants: Research and apply for scholarships and grants that are relevant to your major, interests, or demographic.

Need some extra cash for textbooks? Check out our Back to School Loan promotion at commontrustfcu.org!



PLAN YOUR *Perfect* BOAT DAY

Plan the perfect boat day by securing a boat loan from Common Trust FCU. We provide members with competitive rates, personalized service, and favorable loan options. Once approved, choose the vessel and the location, and pack essentials. Prioritize safety, follow regulations, and check the weather forecast. Plan activities like fishing, water sports, and relaxation. Capture memories with photos and videos. We can help finance your boating adventure, making your dream boat day a reality. Get ahead with a boat loan from Common Trust FCU and set sail for an unforgettable experience on the water!

Rev up your *Dreams*

For a limited time only, you can get behind the wheel of your dream car with rates as low as **3.99% APR***. Whether you're eyeing a sleek sedan or a powerful SUV, our terms of up to 60 months ensure affordable monthly payments.

Remember, the car must be 2020 or newer to qualify. For larger loans between \$50,000 or more and terms of 61-84 months, we offer competitive rates starting at 4.49% APR*. Member must qualify for the rate.

*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN. RATES ARE SUBJECT TO CHANGE AT ANY TIME AND ARE NOT GUARANTEED.

CALLING ALL STUDENTS

Take charge of your financial future with our exclusive Student Membership Package. No matter the kind of student, this package has you covered. Gain access to a Share Account, Share Draft Account, Debit Card, e Statements, and enjoy the convenience of free Home Banking, Bill Payer, and Mobile Banking. Plus, for those who qualify, get a \$300 credit card to support your financial needs.

Join us today and unlock a world of financial possibilities!

JOIN THE CLUB

We want you to take the vacation you deserve! That's why we offer services that can help you make it happen. Thanks to our Vacation Club Account, you can start planning your vacation and let CTFCU take care of the rest.

Visit our website for more information on opening a Vacation Club Account!

UNLOCK THE EQUITY IN YOUR HOME

Whether you're looking to renovate, consolidate debt, or pursue a dream project, our Home Equity Loan offers you the funding you need at competitive rates as low as

5.49% APR* OR **5.99% APR***

INVEST IN YOUR FUTURE

Our low-risk, high-yield CD accounts offer guaranteed returns and flexible terms to fit your financial goals.

*For complete terms, visit our website: commontrustfcu.org.



UPGRADE YOUR TECH

For a limited time, you can borrow up to \$3,000 with a rate as low as 8.49% APR* for computers and related equipment.

Learn more on our website!



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DISCOVER THE POWER OF FINANCIAL FREEDOM WITH A COMMON TRUST FCU CREDIT CARD!

Click me for more information!

FINANCIAL FITNESS PREPARING FOR BEACH SEASON

Ready to make the most of the upcoming beach season? Whether it's for flights, accommodations, or beach activities, our competitive rates and flexible repayment options make borrowing easy and affordable.

Don't let finances hold you back from enjoying the sun, sand, and surf. Contact Common Trust FCU today, and let's get you to the beach with our Vacation Loans.



Holiday Closure

Monday, September 4
Labor Day



COMMON TRUST
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EQUAL HOUSING LENDER