



CREDIT UNION

Name Our Member Newsletter

For a Chance to Win \$300! *



Experience the Credit Union Difference With a Within Share Loan!

What is a Within Share Loan?

- A cost-effective way to access your funds while leaving your savings untouched and available for future needs.
- Allows you to borrow up to the value of your savings in your share account at a special low rate.
- If you don't want to touch your savings, but need to make a necessary purchase you can now make your savings work for you.

Benefits of a Within Share Loan are:



Keep your shares & earn dividends.



Use your shares as collateral for a loan.



Payment term up to 25 years.



Reduced Interest Rate.



Set your own payment.



Earn Cash Back (Interest Rebate)

Requesting a Within Share Loan Will Soon Be Easier Than Ever!

We understand that your time is valuable. **Effective 1 April 2022**, members will be able to email their request and funds will be automatically deposited to your account!

Stay Tuned For More Information!

Save *time* before you join the line!

On your next visit, make sure you bring the following documents...



Physical Address Changed?

Updated utility bill that contains your physical address.



Employment Details Changed?

Updated employment letter.



Contact Details Changed?

Give us your updated:

- Phone Number; and,
- Email Address.

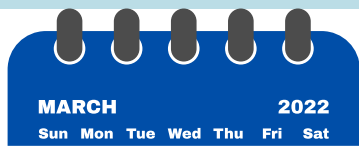


Photo ID's Expired?

Walk with your renewed ID's:

- Drivers License;
- Passport; or
- Voters Registration Card.

Questions.... Email member.services@creditunion.ky



Avoid A Dormant Account Fee!

Accounts become dormant and are charged a non-refundable fee of \$35 after 12 months of no activity!

The Credit Union makes it easy to keep your accounts active as we now have digital options!

Here are some tips on how you can keep your account active and avoid paying a dormant account fee:

- ✓ Monthly, send your savings to the Credit Union via a **Salary Deduction**. Save in your share account and place your spending money in your saving account.
- ✓ Make KYD Deposits through our ATM located at our Head Office.
- ✓ Transfer funds from your saving to share accounts through CUonline or CUmobil.



Online Bank Transfers

Are you sending money from another bank to the Credit Union?

- Your funds will be **deposited into your saving account**;
- **You are in control** of payments to your loan and share accounts;
- Loan payment transfers must be made at least **3 business days before your loan payment is due** to ensure your funds are posted to your Credit Union Account.

Allocation of your funds can be made through:

- ✓ CUonline
- ✓ CUmobil
- ✓ Automatic Transfer
- ✓ Visiting our Branch

Questions.... Email member.services@creditunion.ky



Locked Out of CUonline?

Have you been locked out of CUonline while logging in for the first time?

For assistance with unlocking your account
Email member.services@creditunion.ky



Now Accepting Applications for

The Rupert McCoy Memorial Education Grant Programme

For More Information visit www.creditunion.ky

*Win \$300

Our Quarterly Newsletter Needs a Name!

The Submission must be original reflect the Credit Union's nature of being:

- Helpful;
- Informative; and
- Supportive.

[Click Here to Submit Your Entry!](#)



24 Hour Access to Your Account... Anywhere & Anytime

- 3 NEW ATMs & 2 NEW Locations:
 - Credit Union Headquarters,
 - Government Administration Building,
 - Countryside Shopping Village in Savannah.
- CUonline, and
- CUmobil.