



# THE LOCAL NEWS

## EFCU QUARTERLY NEWSLETTER

September 2018

5080 W 60<sup>TH</sup> AVENUE, ARVADA, CO 80003 | 303-428-5080 | 888-428-5080

Plus thousands of CO-OP Shared Branch and ATM Locations Across the U.S. | [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)



Be sure to download the CO-OP Shared Branch/ATM Locator App from the App Store or Google Play! Nearly 30,000 Surcharge-Free ATMs - That's more than most of the biggest banks. And it includes selected locations where you shop, like 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts and Rite-Aid. Over 5,000 Shared Branches - Feel right at home when you visit participating credit unions in all 50 states for easy access to your money wherever you go.

### FALL AUTO LOAN PROMOTION-

#### FIELD GOAL-

Purchase a vehicle, receive **0.25%** APR off the qualified rate\*.

#### TOUCH DOWN-

Refinance a vehicle from another financial institution, receive **0.50%** APR off the qualified rate\*.

Apply for an auto loan online at [www.electricalfcu.org](http://www.electricalfcu.org).

\*Offer valid 09/01/2018 to 10/31/2018. Loans subject to credit approval. Qualified rate is determined by credit score, loan term and year of vehicle.



### EFCU NOW OFFERS RELATIONSHIP PRICING-

EFCU values your membership and rewards our loyal members with discounted loan rates. Effective 08/01/2018, you can now receive a lower APR when you take out an Auto Loan or Signature Loan and have the following services with EFCU:

Primary borrower has a share draft/checking account and debit card with EFCU which has been active for at least 6 months prior to loan closing.	There will be a 0.20%* rate discount.
Primary or joint borrower has their income direct deposited to EFCU.	There will be a 0.15%* rate discount.
Loan is set up to automatically transfer from an account within the credit union (transfer cannot be removed at a later time).	There will be a 0.15%* rate discount.

\*Members can qualify for one, two or all three discounts. All rates subject to change without notice. All loans are subject to approval based on credit union lending guidelines. Membership is required to obtain EFCU products: \$25 minimum deposit required.

## SIGN UP FOR MOBIMONEY!

Put your debit card and your phone together and you have MobiMoney! MobiMoney is the mobile app you can use to manage your money anytime, anywhere! From spending limits to transaction alerts, MobiMoney comes with card controls, which help keep your money safe. Download the app from the Apple App Store or get it on Google Play.



## SIGN UP FOR SECURLOCK EQUIP!

Now the power to protect your EFCU Visa credit card is in your hands.



- Turn your credit card card off and on
- Control where your card can be used
- Received instant alerts
- Protect your card directly from your phone
- Download Securlock Equip from your app store today!

## CONTACT US:

### Electrical Federal Credit Union

5080 W 60th Avenue

Arvada, CO 80003

303-428-5080 or 1-888-428-5080

[memberservices@electricalfcu.org](mailto:memberservices@electricalfcu.org)

[www.electricalfcu.org](http://www.electricalfcu.org)

### UPCOMING HOLIDAY CLOSURES

LABOR DAY- SEPT 3, 2018

COLUMBUS DAY- OCT 8, 2018

THANKSGIVING- NOV 22 & 23, 2018

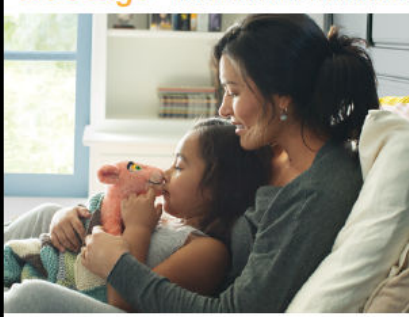
CHRISTMAS- DECEMBER 25, 2018



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**YES! EFCU OFFERS HOME LOANS! APPLY TODAY!**



WHETHER YOU ARE LOOKING TO PURCHASE YOUR DREAM HOME OR REFINANCE YOUR CURRENT MORTGAGE, EFCU OFFERS HOME LOANS WITH FLEXIBLE TERMS AND COMPETITIVE RATES THROUGH CENTENNIAL LENDING!

TO APPLY OR CHECK RATES CALL 720-494-2740 OR VISIT: [WWW.CENTENNIAL-LENDING.COM](http://WWW.CENTENNIAL-LENDING.COM)

\*Loans subject to credit approval  
EFCU NMLS #1200904

A CREDIT UNION CREATED BY A UNION TO  
SERVE UNIONS AND THEIR FAMILIES.

