

Turn your home's equity into extra cash in your pocket.

**1.75%** APR  
through all of  
2020 for all  
credit scores



**No application fee  
or closing costs**

Offer is available for new applications submitted from December 2, 2019 - December 31, 2020. The 1.75% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a 90% loan-to-value (LTV) or less. The introductory interest rate will be fixed at 1.75% from inception to December 31, 2020. After the introductory period, the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of December 31, 2020, the variable rate for Home Equity Lines of Credit range from 4.50% APR to 11.00% APR. Higher rates may apply due to an increase in the Prime Rate, for a credit limit below \$25,000, an LTV above 85% and/or a low credit score. The rate will not vary above 18% APR or below 1.75% APR. Loans are subject to credit approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Member pays no closing costs if the loan amount is above \$25,000, unless the loan is paid in full and closed within 36 months. If the loan is paid in full and closed within 36 months, the member is obligated to pay (recapture) closing costs associated with the opening of this loan. Equal Housing Lender. Federally insured by the NCUA.

Create a video for a chance to win a \$5,000 Scholarship!

*You are now running your credit union, and you need to promote the benefits of membership with a commercial.*

*Show us what you've got with a 1 to 2.5 minute video to be entered to win a scholarship towards your college tuition!*

All entries must be submitted online by May 1, 2020.

Visit [OhioCreditUnionFoundation.org](http://OhioCreditUnionFoundation.org) for details.

Ask about getting **\$5,000** in free assistance through the **Welcome Home PROGRAM**

- ▶ Not just for first-time home buyers
- ▶ No repayment required
- ▶ Funds can be used for a down payment, closing costs, or prepaid escrows
- ▶ Active duty military and veterans may receive up to \$7,500
- ▶ Hurry! Funds are available starting March 2 for a limited time

Must be a member of TrueCore Federal Credit Union. Those who reside, work, attend school, worship, or volunteer in Licking County may become a member of TrueCore Federal Credit Union. Member must stay in the home for five years or he/she must repay a pro-rated amount of the funds advanced. Income restrictions apply. Member must put at least \$500 towards down payment and closing costs. First-time home buyer must complete a home ownership counseling program. Restrictions apply. Limited funds available per household. NMLS number: 470044.



Love My Credit Union rewards | **intuit turboTax** | **File by 4/15**

**BEAT THE TAX DEADLINE and SAVE UP TO \$15!**

File today and save!

Visit [www.truecore.org](http://www.truecore.org) to learn how to start saving.



**Auto Loans Rates**

As low as **3.25%** APR

**No payments for up to 3 months!**

Must be a member of TrueCore Federal Credit Union (TFCU). Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Existing TFCU loans do not qualify for this offer. Rates are based on a credit score of 740 or better. Your individual rate will be determined by your actual credit score. Rates and terms are subject to change without notice. Approval is based on your credit qualifications and credit union policies. Interest will accrue from the date of the loan. APR = 3.25%. APR calculation is based on a rate of 2.86%, a \$30,000 loan amount, 36 month term, and a \$175 processing fee. Federally insured by the NCUA.

Overwhelmed by **DEBT?**



Improve your financial health with an unsecured Consolidation Loan. Rates are as low as **7.50%/8.48% APR**

Offer is valid beginning January 2, 2020 and is available for a limited time. Must be a member of TrueCore Federal Credit Union. Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Rates and terms are subject to change without notice. Rate and APR are based on a \$10,000 loan amount, 24-month term, and a credit score of 740+. Your individual rate will be determined by your actual credit score. Approval is based on credit union qualifications and policies. Federally insured by the NCUA. Equal Housing Lender.