

# CU in the CS News



CREDIT UNION

Spring 2021

## Rates Have Dropped – Tap Into the Equity of Your Home Today

With home values higher and mortgage rates at near historical low levels, the time is right to tap into the equity of your home with a cash out refinance mortgage loan or a Home Equity Line of Credit. Using the equity built up in your home, you can take on home repair and remodeling projects. Home repairs and maintenance are necessary to keep the up the value of your home. There may be a need for a new roof, siding, deck, fencing or other outdoor projects that your equity can be used for. If repairs are not on your list, then perhaps a new updated kitchen, bathroom or home improvement remodeling project is in your future. The possibilities are endless, but they all start with unleashing the equity in your home. To better serve our members, the credit union is now offering low rates of 4% on internal 15-year fixed rate first mortgage loans and on our variable rate Home Equity Line of Credit. Give us call or stop by and we will be glad to help.

*\*Internal first mortgage and HELOC loans limited to North Carolina properties. Members in all states may apply for mortgage loans through our partner, AmeriCU. See website for details.*

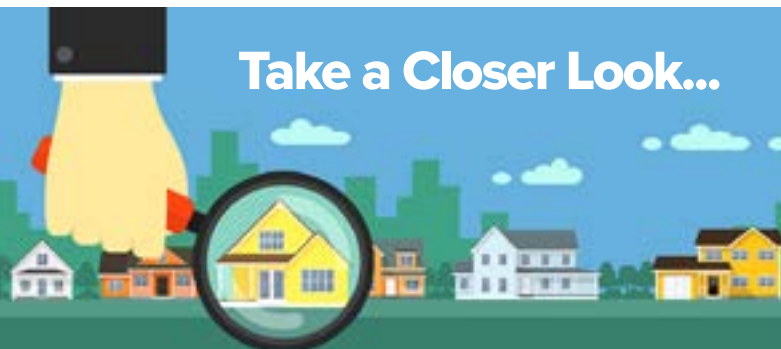
## New Website Coming April 12!

We are excited to unveil our new enhanced website powered by OMNICOMMANDER on Monday, April 12. The website is user friendly, highly visual and will provide more links to products and services. As part of the new website, we will continue to offer car buying services for our members with CARCOMMANDER. Members will be able to research, compare and shop for vehicles from the convenience of their home.

Be sure to visit [www.csnccreditunion.org](http://www.csnccreditunion.org) and explore all your credit union has to offer.



## Take a Closer Look...



At What Your Home Can Do For You!

Be sure to sign up for our new text service:

Text CSCU to 74994 to Enroll in Our Notifications!



# 1% Cash Back!

On Your Next Auto Loan –  
Purchase or Refinance



# Up to \$500!



And you won't have to make  
your first payment for 60 days!



Visit [www.csnccreditunion.org](http://www.csnccreditunion.org)  
or contact the loan department today!

Offer valid only on new money vehicle loans or refinances from another financial institution. Only new money is valid for the 1% cash back. Existing Credit Union loans are excluded from this promotion. Cash back incentive will be deposited into your Credit Union savings account, within thirty (30) business days of the loan funding. Loan must remain at Credit Union for a minimum of 180 days or rebate amount will be added to the loan upon payoff. No other offers/ discounts apply, including rate discounts. Minimum loan amount of \$5000 is required. Maximum cash back of \$500 per financed loan. Interest will accrue during 60-day no payment. Credit Union reserves the right to amend, suspend, or discontinue offer at any time. Terms and conditions are subject to change without notice. You may receive a 1099-MISC at year-end for tax purposes.

## CONTACT US

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<b>Audio Response</b> .....	828-241-6324 or 800-864-1927
<b>Lost or Stolen Debit Card</b> .....	800-500-1044
<b>Lost or Stolen Credit Card</b> .....	800-322-8472

*PO Box 199 is no longer a valid address.  
Do not mail anything to the old PO Box address.*

## Vehicle Loans – *New Low Rates and Terms Up To 84 Months*

In addition to our current 1% loan promotion, the credit union has lowered loan rates and increased terms. We are now financing vehicle loans for an additional 12 months up to 84 months maximum on qualifying loans. With ever increasing prices and longer life spans of vehicles, it is time to offer 84 months financing on vehicle loans. This change will provide more options for lower loan payments and make vehicle loans more affordable for our members. Go online to our website, mobile app or call our office to learn about the new loan rate schedule for vehicle loans.