

Dayton is growing and so is YOUR credit union!

CODE is excited about the revitalization of Downtown Dayton and we're proud to be a part of it with the opening of our new Administrative Building and the remodeling of our Monument Ave. office. We are thankful for you, our members, who make this growth possible. We are pleased to be able to offer some great specials this holiday season including:

Visa® credit card special: have a chance to **WIN** \$250*

DOUBLE
UChoose
Reward
points*

**HOME EQUITY
SPECIAL
NO CLOSING
COSTS!***

**NO PAYMENT
UNTIL 2018
AUTO LOAN
SPECIAL***

**WHATEVER
LOAN
rates as low as
7.99%
APR***

PLEASE NOTICE:

As part of the remodeling process, the inside teller line of the Monument building will be **CLOSED ON FRIDAY, NOVEMBER 10TH.** **THE DRIVE THROUGH WILL BE OPEN AND THERE WILL BE ACCESS TO THE NEW ACCOUNT AND LOAN OFFICES.**

*Details on page 2



Visa® credit card special: have a chance to WIN \$250

Make holiday purchases at a great, low rate with a CODE Visa® Simple. Rates are as low as 7.25% APR*. Transfer your higher rate card balance to a Visa Simple and save money today with NO BALANCE TRANSFER FEE! Transfer a balance of at least \$500 or open a new Visa credit card by December 15, 2017 and have a chance to WIN \$250*.

*7.25% APR is a variable rate, based on credit qualifications and subject to change without notice. Members who open a Visa credit card or transfer a balance of at least \$500 between November 1, 2017 and December 15, 2017 will be entered into a drawing to win a \$250 credit to their December 2017 CODE Credit Card statement. Winner will be drawn and notified on Monday, December 18, 2017. Balances transferred must be currently held at another financial institution. Offer does not apply to balances transferred from a current CODE Credit Union credit card or loan.

NO PAYMENT UNTIL 2018 AUTO LOAN SPECIAL

Buy a car or bring a current loan that you have financed elsewhere to CODE and SAVE \$\$
Going on NOW: NO PAYMENT UNTIL 2018! CODE has great low rates, as low as 2.69% APR.*

*No payment until next year is available for new and used auto, RV and boat loans from \$10,000 or more, closed beginning Oct. 1, 2017. Interest will continue to accrue from the time the loan is dispersed. The first payment will be 90 days from the closing date or January 20, 2018, whichever comes first. Both offers exclude loans closed at dealerships or refinancing of existing CODE Credit Union loans. **2.69 Annual Percentage Rate (APR) valid on new and used auto loans 2016 and newer, 63 month term, qualified credit, and pre-approval.

WHATEVER LOAN rates as low as 7.99%APR

WANT IT? NEED IT? GOTTA HAVE IT? Now is a great time to take out a WHATEVER Loan. For as little as \$32 per month, you can have WHATEVER you just GOTTA HAVE!

*\$32 per month is based on a \$1,000 loan at 7.99% APR (Annual Percentage Rate) with a 36 month repayment period. Rates are subject to credit qualifications and subject to change without notice. Minimum loan amount is \$1,000.

DOUBLE UChoose Reward points in November and December!

With CODE's Platinum or Gold Visa credit card, you can earn valuable reward points in the month of November and December while shopping for all your holiday needs. Earn points redeemable for concert tickets, a new HDTV, a fun-filled cruise, and millions of other exciting options!
Log in or register today with CODE Visa Online.

Check out CODE's Fall Home Equity Special! NO CLOSING COSTS!*

Home Equity loans are great for a variety of uses. And, rates are as low as 3.74% APR.*

*Home Equity Loans of \$5,000 or more and closed by November 30, 2017 are eligible for no closing costs. If the loan is paid off within 180 days of opening date, closing costs will be assessed. **3.74 Annual Percentage Rate (APR) valid on new Home Equity Loans up to 60 month term and 80% loan to value.

details at codecu.org

GET IN THE GAME

**TACKLE
YOUR
FINANCES**

Set a spending
target with
Access 360

Have a chance to
WIN up to \$250

Announcements:

CODE Credit Union offices
will be closed on Saturday,
November 11th in
observance of Veterans Day.
(Englewood and Mad River
Station)

We will also be closed on
Thursday, November 23rd
in observance of
Thanksgiving Day.

Important Phone Numbers

Office: 937-222-8971

PAT: 937-222-4PAT, 800-564-5227

Lost or stolen -

Credit Card: 1-888-345-6553

Debit Card: 1-800-472-3272

ATM Card: 1-800-472-3272

- Monument Ave., Dayton
- National Rd., Englewood
- Miamisburg-Centerville Rd., Mad River Station

