



Solutions

Exclusive News for CODE Credit Union Members

January 2018

Have the holidays left you with a **FINANCIAL HANGOVER**? If you're feeling remorseful about holiday spending, we can help you get back on track! Here are a few ideas:

CODE has your back with a Visa Credit Card with rates as low as

7.50% APR *

AND,

2% Cash Back on Balance Transfers **

Plus, **NO BALANCE TRANSFER FEE.**

Seems like a **NO BRAINER!**

* 7.50% Annual Percentage Rate (APR) is a variable rate and is based on the Wall Street Journal prime rate and is subject to change. **Balance transfers may qualify for a 2% rebate when balance is transferred from another institution to a CODE Visa credit card. 2% rebate based on dollar amount of new balance transferred to a maximum of \$200. Rebate only valid for new balance transfers. Transfers must be completed by January 31, 2018. 2% rebate will be deposited into the members share account upon completion of balance transfer. Limited time offer. Subject to change without notice.

OR, if a fixed rate consolidation loan is more your speed, try our **WHATEVER LOAN** with rates as low as 7.99% APR. Payments as low as \$32 per month!***

***\$32 per month is based on a \$1,000 loan at 7.99% APR (Annual Percentage Rate) with a 24 month repayment period. Rates are subject to credit qualifications and subject to change without notice. Minimum loan amount is 1,000.

OR, Maybe we can ease your budget by taking a look at your auto loan payment situation? CODE has great auto loan rates **AND, MAKE NO PAYMENTS 'TIL SPRING.******

**** No payment until spring is available for new and used auto, RV and boat loans from \$10,000 or more, closed beginning Jan 1, 2018. Interest will continue to accrue from the time the loan is disbursed. The first payment will be 90 days from the closing date or April 20, 2018, whichever comes first. All offers exclude the refinancing of existing CODE Credit Union loans.



Happy New Year!

Our resolution to you ...

we are here to support

your financial path,

and

your goals

Set a financial goal in Access 360 and start holding yourself accountable today!



Plus, have a chance to WIN up to \$250.*

*NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States (D.C.) and Puerto Rico, 18 years and older. Ends 2/28/2018. For Official Rules, including odds, alternate method of entry, and prize description, visit codecu.org. Void where prohibited.



**Happy 5 Year Anniversary
to our Mad River Station
office. Watch for
celebration details
coming soon.**



Get your taxes
done right and save!

Save
up to
\$15

click on the banner at codecu.org for details.

Announcements:

CODE Credit Union offices will be closed on Monday, January 15th in observance of Martin Luther King, Jr. Day.

CALL FOR NOMINATIONS

Those interested should submit a resume to:
CODE Credit Union Attention: Nominating Committee

Qualified applicants interested in seeking election to the CODE board of directors are now being sought. Minimum director qualifications: 18 years of age, 2 years CODE membership, good credit rating, financial stability, bondable, good citizenship, availability and willingness to attend meetings and serve on committees. Also, must have served as an associate director of CODE Credit Union. Please include a statement why you feel to be qualified. Directors are volunteers, as by law they are not compensated. Deadline for submission is the close of business on January 31, 2018. Two, three year terms are open in April 2018.

- 355 W. Monument Ave., Dayton
- 415 W. National Rd., Englewood
- 2759 Miamisburg-Centerville Rd, Dayton (across from the Dayton Mall)

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



NCUA