

OnTrack



FEDERAL CREDIT UNION

Your Destination for Member Preferred Federal Credit Union News.

Let us help make your holidays brighter this season!

With travel and gifts, the expenses can really add up during the holiday season – making it a stressful time. As a member with us, you may be able to take advantage of our Holiday Loan to help make the holidays as special as possible.

Our Holiday loan offers:

- Up to \$2,500
- Repayment terms up to 12 months
- Rates as low as 7.50%

Don't let those expenses add stress to your holiday season. Call 817.222.2288 or stop by the office to apply today!

Don't skip out on the fun this holiday season, Skip-A-Payment instead.

During November, December, and January, we're offering you the chance to skip a loan payment so you can enjoy some extra cash for all your holiday shopping.

With only a \$25 service charge per loan, our Holiday Skip-A-Payment option is a great way to put a little extra cash in your wallet this season!

Call us at 817.222.2288 or stop by the branch to see if you qualify.



Give the gift of membership and get entered to win an iPad!

Refer a friend or family member to join the credit union, and we'll enter you for a new iPad and the new member for \$100 cash!

Do you enjoy the great rates on loans and the first-class service you receive as a member-owner with us? Spread the word so your friends and family can enjoy all of our low cost loans and services, too! Just have your friends or family members list you as their referral on the membership application, and we'll enter you and the new member for the drawings!

Even better, you get one entry for every new member you refer, so the more people you refer, the more entries you will receive for the iPad drawing! Get started referring your friends and family today!



What is a credit union?

Credit unions started as a group of people who pooled their savings in an effort to make low-cost loans to fellow members in the financial coop. Today, credit unions are full-service not-for-profit financial institutions that return all profits to their member owners in the form of low cost loans and services.

Online banking means you can bank on your time – 24/7, from anywhere!

The holiday season can be a hectic time. We want to remind you about the convenience and flexibility of our 24-hour, FREE online banking for our members.

Use this service to:

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|--------------------------|------------------------|
| Apply for a loan | Set up account alerts |
| View account information | Initiate stop payments |
| Make account transfers | Order checks |
| View statements | And much more! |

Call or stop by the branch to get started today!

Holiday Closings

- Columbus Day – Monday, October 13th
- Veterans Day – Tuesday, November 11th
- Thanksgiving – Thursday & Friday, November 27th & 28th
- Christmas Eve – Wednesday, December 24th
Half Day
- Christmas – Thursday, December 25th
- New Years Eve – Wednesday, December 31st
Half Day
- New Years Day – Thursday, January 1st

Contact Us

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National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.