

Fall 2018



Your helpful solution for all occasions

Sure to please your recipient, our Visa Gift Cards are perfect for weddings, birthdays, stocking stuffers, teachers, service providers, hard-to-please relatives, and more! Always the right size and color, we offer them in denominations from \$10 - \$500.

Benefits:

- > Time saving – no shopping, puzzling over what to buy or packaging – just mail!
- > Safer than carrying cash
- > Accepted wherever Visa debit cards are accepted
- > More flexible than merchant gift cards
- > No more wondering why the recipient hasn't cashed your check

So convenient!

Stop in, call **309-736-6461** or just email us at konecu@konecu.com to order your cards. (Allow 4-5 days for mailing during the holiday season.)



Dealers may be the auto experts, but...

WE are your financing experts!

When you're in the market for a new (or newer) ride, you have a lot of choices. We don't expect you to come to us for comparisons between various vehicle makes and models, because local dealerships and online car-buying resources offer extensive information about pricing, options, and new features.

Do this first!

Before you go car shopping, stop in and see our friendly loan professionals. We offer you the best choices for financing your next vehicle – whether you're buying a new or used model.

Here's why...

Since we are not trying to make commission on the sale of a car – our mission is actually to improve the financial health of our members – our rates are competitive. Currently, qualified members can finance a new vehicle for up to 36 months at a rate as low as **1.80%APR***!

When you come to us for pre-approved financing, we consider your whole financial picture, so you know exactly what payment fits comfortably into your monthly plan. That gives you added power when negotiating a price with the dealer – you know your budget and can't be easily talked into more than you can afford.

Plus, our loans are straightforward – with no hidden fees or prepayment penalties – and we'll take the time to explain anything you don't understand.

Ready to buy?

Contact us for pre-approval today at **309-736-6461** or stop in to see us. **Not quite ready?** We still may be able to save you money... on your current car loan! Check with us about refinancing for a lower rate, smaller monthly payment, or both. We are your **FRIENDS** in the auto financing business!



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Reward offer ever — another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint for more details and to calculate your savings.



*APR = Annual Percentage Rate, subject to change. Rate shown is our lowest rate; your rate may be higher based on your credit history. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment example: A New Vehicle Loan with an interest rate of 1.80% = 36 monthly payments of \$28.56 per \$1,000.00 borrowed. Contact a credit union representative for details.

WE CAN'T KEEP IT A SECRET...

Our **Holiday Loan** can help your holidays by spreading your expenses out over the next 12 months. Borrow up to **\$4500** for gifts, parties and travel. Apply today – maximize your purchasing power at a low **4.5% APR***!

*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment example: a Holiday Loan with an interest rate of 4.50% = 12 monthly payments of \$85.38 per \$1,000.00 borrowed. LIMITED TIME OFFER. Ask a credit union representative for complete details.



Visit www.konecu.com — for loan applications and information about any of our services or accounts.

LOCATION

4502 27th Street, Suite K
Moline, IL 61265

PHONE

Toll Free: 877-675-6237
Main number: 309-736-6461
Fax: 309-757-0037

TELEPHONE HOURS

8am-4pm Mon – Fri

HOURS

Lobby: 8am-4pm Mon – Fri
Drive thru: 8am-5pm Mon – Thu
7am-5pm Fri

E-MAIL

konecu@konecu.com

CU@Home (ONLINE BANKING)
www.konecu.com

LOST/STOLEN VISA
CREDIT CARD 800-325-3678
DEBIT CARD 800-523-4175

We are as close as the telephone or the internet.

Upcoming Credit Union Holidays

Columbus Day

Mon., Oct. 8, 2018

Veterans Day

Mon., Nov. 12, 2018

Thanksgiving

Thurs., Nov. 22, 2018

Christmas Day

Tues., Dec. 25, 2018

New Year's Day

Tues., Jan. 1, 2019

Remember, even when we're closed, you can access your accounts 24/7 with CU@Home Online Banking at www.konecu.com or your VISA cuCheck card!



Cool Cash

Our Skip a Pay option leaves you with more of what everyone wants!

Name _____

Address _____

City _____

State _____ Zip _____

Please process my Skip a Pay request for the following loan(s):

Loan Account # _____

Loan Account # _____

Loan Account # _____

NOTE: This is a limited-time offer. We must receive your signed request in writing by the end of business on 11/15/2018 to skip your December loan payment; OR by the end of business on 12/14/2018 to skip your January loan payment; OR by the end of business on 1/15/2019 to skip your February loan payment. The processing fee is \$10.00 per monthly loan payment up to \$99.99, and \$25.00 per monthly loan payment of \$100.00 or more (if you make weekly payments, your processing fee is based on the monthly total payment). By accepting this offer, you agree that the finance charge on your loan will continue to accrue and the terms of your loan will be extended by one month. Not included in the Skip-A-Pay option are delinquent loans and VISA Credit Cards. You may not skip more than one payment per loan. The skip a pay request must be at least 6 months since the last skipped payment. Maximum skip a pay requests for life of loan are 4. Some restrictions apply. Ask a credit union representative for details.

I'd like to skip my regular credit union loan payment, which is due in: **(select only one)**

- December 2018**
Return this form by **November 15, 2018**
- January 2019**
Return this form by **December 14, 2018**
- February 2019**
Return this form by **January 15, 2019**

\$10.00 processing fee for EACH loan payment up to \$99.99 OR
\$25.00 processing fee for EACH loan payment of \$100.00 or more

Please indicate your fee(s) payment preference:

- Check for the processing fee(s) enclosed, payable to the credit union
- Transfer the processing fee(s) from my Account # _____

X _____
Borrower Signature

Date

X _____
Co-Borrower Signature (required)

Date



Federally insured
by NCUA

KEEP US IN THE LOOP!

Please notify us when you change your address, email or phone number, so you continue to receive essential information about your KONE ECU accounts.



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Look for us on the KONE Inc Intranet

**KONE
EMPLOYEES
CREDIT UNION**