



## CREDIT UNION

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# Fall GREETING

## SAVINGS Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR  
QUARTER ENDING SEPTEMBER 30, 2020

Regular Shares	0.75%	0.75%APY
Christmas Shares	0.75%	0.75%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.25%	1.26%APY



Dividend rate for quarter ending, December 31,  
2020 on IRA accounts will be 1.25%, 1.26%APY.

## PRE- BLACK FRIDAY LOAN SPECIAL!

DON'T MISS THIS WEEK!

November 23, 2020 – November 27, 2020  
12 Months @ 6%

## Refinance Rates As Low As 2.95%

## LOAN Rates

October 1, 2020 - October 31, 2020

New Vehicles (‘20 thru ‘19)	Used Vehicles (‘20 thru ‘13)
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36 months	4.25%	36 months	5.25%
48 months	4.50%	48 months	5.50%
60 months	4.75%	60 months	5.75%
72 months	5.00%	72 months	6.00%

New RV's/Boats	Used RV's/Boats
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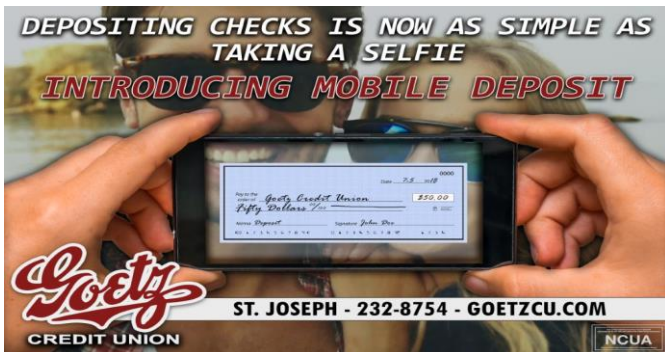
0-60 months	5.25%	0-60 months	6.25%
61-72 months	5.50%	61-72 months	6.50%
73-84 months	5.75%	73-84 months	6.75%
85-120 months	6.00%	85-120 months	7.00%

Home Loan Refinance	Signature
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15 years	4.50%	24 months	11.00%
20 years	5.00%	36 months	11.50%

Line of Credit/Overdraft protection

10.00%



## HOLIDAY CLOSINGS



## Enjoy this season more with a HOLIDAY LOAN

November 1, 2020 – January 31, 2021  
12 months @ 8.00%



While the world at large can be uncertain and sometimes complicated, managing your finances doesn't have to be. With Goetz Credit Union's Online Banking, you can safely and easily access your funds, and fulfill the majority of your banking needs from the comfort of your home.

Online banking is a free, secure service that provides the ability to seamlessly maintain your financial well-being.

With this convenient service, you can:

- \* Transfer funds
- \* Pay bills and schedule payments
- \* Check account balances
- \* Apply for loans
- \* View account history
- \* Access e-Statements
- \* Access Mobile Banking
- \* Get security alerts
- \* And more!

Online, anytime, 24/7, and most importantly, safely - you'll be able to:

- \* Save time without the hassle of in-person visits
- \* Easily manage several accounts
- \* Closely track spending habits
- \* Keep tabs on due dates for bills

Goetz Credit Union's Online Banking offers the financial management options you need in an ever-changing world. Sign up today at Goetz Credit Union and log on instantly.



Every year, on November 11, our country honors the brave men and women who have pledged to fight for and protect America's freedom. This Veteran's Day Goetz Credit Union would like to send a special "thank you" to all military personnel and their families, for their hard work and sacrifice. Veteran's Day, officially a legal holiday since June 1, 1954, is now marked in a variety of ways. Observed in small towns and big cities alike, U.S. citizens take this opportunity to show their respect and gratitude for veterans by attending or participating in parades, flying flags, supporting a veteran-owned business, inviting a veteran to speak, sending cards, visiting a memorial, wearing a red poppy, and more. For example, the wreath-laying ceremony at Arlington National Cemetery is one of the most well-known ways of honoring veterans. Plus, as a way to extend the November 11 commemoration, the week of November 11-17 has been named National Veteran's Awareness Week. Please join us in finding a way to express your gratitude and recognize the veterans who have given so much for their fellow citizens.



When's the best time to buy a vehicle? Some people say it's at the end of the month or the end of the year. Dealers anxious to reach sales goals are more willing to make you a deal. Some say it's at the end of a model year when dealers are looking for room on their lots for new inventory. We say the best time to buy a vehicle is when you need it. If you need to finance it, don't assume that a low rate you see advertised is the best rate in town. "Not all buyers will qualify" means only those with the highest credit scores get that rate. At Goetz Credit Union, we work with all members to provide the best rate possible. Often, the advertised rate is only good on certain models or you need to take delivery by a specified date. With a pre-approved loan from the credit union, you can shop for the vehicle that meets your needs. No need to settle for the slow-moving ones on the dealer's lot. Contact Goetz Credit Union to find out how much more you can save. Your credit union has always been the leader in low-cost, money-saving loans.