



Welcome to KCT Credit Union!

Learn more about our current promotions

KCT is a member-owned, not-for-profit financial institution that focuses on helping people live better lives financially.



**Building
Stronger
Communities
Together**

Your financial wellness is important to us

1

Debt Checkup with KCT

Gain peace of mind when you schedule a free, no obligation Debt Checkup with KCT. We'll review your current loans and credit cards to ensure you're paying the lowest rates on your debt.

2

Get Out of Debt Loan

To find out how our Get Out of Debt Loan can help you, speak to a Member Service Representative today at 847.741.3344 or apply today at apply.kctcu.org!

GOOD Loan rates as low as

4.99 %
APR*

rate includes discount, see details below**

*Annual Percentage Rate (APR). Advertised rate is based on excellent credit history and discount. Membership and other qualifications apply. The interest rate you receive will be determined by your creditworthiness. Maximum term is 36 months, with a maximum amount of \$10,000. Payment example: a \$10,000 loan with a 36-month term at 4.99% APR would have 36 payments of approximately \$300.48, resulting in approximately \$817.30 in finance (interest) charges. Payment may vary from example if electing KCT Protection. Rates subject to change. All loans subject to approval.

**Receive a 0.25% discount on an approved Get Out of Debt Loan when you setup or have an existing automatic deposit into your KCT Checking account of at least \$500.00 per month with automatic loan payment. If at anytime the automatic deposits discontinue in the duration of the GOOD Loan term, the discounted rate will no longer apply and the rate will adjust accordingly. Offer valid thru January 31st, 2021. Offer subject to change.

Enroll online at
partners.kctcu.org

Visit kctcu.org, call us at 847.741.3344 or

find your nearest branch at locations.kctcu.org



AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account. This institution is not federally insured.

KCT
CREDIT UNION

New year, new ride!

Upgrade your vehicle and save this year with KCT



New Auto Loans as low as

1.99 % APR¹

Used Auto Loans as low as

2.74 % APR²

rates include discounts, see details below**

No payment for 45 days!

Call 847.741.3344 to speak to an MSR or visit apply.kctcu.org to get started today!

¹Annual Percentage Rate (APR). Advertised rate is based on excellent credit history and discounts. 1.99% APR applies on vehicles model year 2019 or newer for a 60-month term or shorter. Offer valid thru January 31st, 2021. Other terms and conditions may apply. Maximum term is 72 months, which requires a minimum amount of \$20,000 financed. Payment example: a \$20,000 loan with a 60 month term at 1.99% APR would have 60 payments at approximately \$350.98, resulting in approximately \$1,058.80 in finance (interest) charges. Payment may vary from example if electing Guaranteed Asset Protection (GAP) coverage, Mechanical Repair Coverage, or KCT Protection. Rates subject to change. All loans subject to approval.

²Annual Percentage Rate (APR). Advertised rate is based on excellent credit history and discounts. The interest rate you receive will be determined by your creditworthiness. 2.74% APR applies on vehicles model year 2011 to 2018 for a 60-month term or shorter. Offer valid thru January 31st, 2021. Other terms and conditions may apply. Payment example: a \$20,000 loan with a 60 month term at 2.74% APR would have 60 payments at approximately \$357.78, resulting in approximately \$1,466.84 in finance (interest) charges. Payment may vary from example if electing Guaranteed Asset Protection (GAP) coverage, Mechanical Repair coverage, or KCT Protection. Rates subject to change. All loans subject to approval.

**Members can receive a 0.25% discount on an approved auto loan rate when borrowing 60%-80%, depending on credit score, of appraised vehicle value.

Receive an additional 0.25% discount on approved auto loan rate when you setup or have an existing automatic deposit into your KCT Checking account of at least \$500.00 per month with automatic loan payment. If at any time the automatic deposits discontinue in the duration of the auto loan term the discounted rate will no longer be applied and the rate will adjust accordingly. Offer subject to change.

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 AMERICAN SHARE INSURANCE
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KCT
CREDIT UNION

Mortgage rates are low!

*Now might be a good
time to refinance your home.*

2021



Our award-winning Residential Lending Specialists will help you throughout the process.

Learn more and check rates at **HomeLoans.kctcu.org** or call anytime **847.741.3344, prompt 2.**

Enroll online at
partners.kctcu.org

Visit kctcu.org, call us at **847.741.3344** or
find your nearest branch at **locations.kctcu.org**

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Membership and credit requirements apply.



AMERICAN SHARE INSURANCE

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KCT
CREDIT UNION

Make home improvement your New Year's resolution

Home Equity Line of Credit Rates as low as

3.00 %
APR¹

Home Equity Fixed Rate as low as

3.00 %
APR²

Receive 0.25% discount³

Learn how your home's equity can help fund your next home improvement project!

Call 847.741.3344 to speak with an MSR and find which home equity loan is the best fit.

Learn more at:
HomeLoans.kctcu.org

No closing costs valued up to \$310!*

¹Annual Percentage Rate (APR). Home Equity Line of Credit (HELOC). The rate you receive is based on the Prime Rate, currently at 3.25% APR as of November 30, 2020, lien position and creditworthiness. The APR for KCT's HELOC may change quarterly on January 1, April 1, July 1 and October 1 based upon the Prime Rate as reported by the Wall Street Journal. The floor for KCT's HELOC is 3.00% APR, and the ceiling is 18.00% APR. Owner occupied, primary residence only. Minimum HELOC line amount is \$10,000 with an initial draw of \$10,000. Rates subject to change. All loans subject to approval. Membership and other qualifications apply.

²Annual Percentage Rate (APR). Home Equity Fixed Rate (HEFR). Minimum loan amount \$10,000. Advertised rate is based on excellent credit history and first lien position. Owner occupied, primary residence only. Membership and other qualifications apply. The interest rate you receive will be determined by your creditworthiness and lien position. Payment example: a \$10,000 loan with a 60-month term at 3.00% would have 60 payments at approximately \$179.69, resulting in approximately \$804.99 finance (interest) charges. Payment may vary from example if electing KCT Protection. Rates subject to change. All loans subject to approval.

³Members can receive a 0.25% discount on an approved HEFR loan rate when they set up or have an existing automatic deposit into their KCT Checking account of at least \$500.00 per month with automatic loan payment. The floor rate for KCT's Home Equity Fixed Rate is 3.00%. The discount is only available on a Home Equity Fixed Rate.

*KCT Credit Union will waive closing costs if initial draw is \$15,000 or greater for a HELOC or if loan amount is \$15,000 or greater on a HEFR. Initial closing costs include a \$245 appraisal fee (approximate) and a \$65 title search fee. You may be charged a \$150 inactivity fee if no transaction is made within 12 months. A late charge of 5% or \$10, whichever is greater, will be assessed if payment is more than 10 days late. If at any time the automatic deposits discontinue in the duration of the loan term the discounted rate will no longer be applied and the rate will adjust accordingly. Offer subject to change.

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Start saving for next holiday season

Christmas Club Accounts with KCT

Make monthly deposits or setup an automatic transfer to your Christmas Club account and begin to grow your holiday funds. On November 1st, your balance will be transferred to your checking account so you can get started on your holiday shopping list.



The minimum deposit
to open a Christmas
Club account is \$5.00.

Enroll online at
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