

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



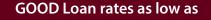
Debt Checkup with KCT

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.



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!





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.

Enroll online at partners.kctcu.org

**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.

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.



New year, new ride!

Upgrade your vehicle and save this year with KCT



Used Auto Loans as low as



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 creditvorthiness, 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. Source as \$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.

appraised vehicle value.

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

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.

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



Mortgage rates are low!

Now might be a good time to refinance your home.



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 Your savings insured to \$250,000 per account. This institution is not federally insured. NMLS# 530593

Make home improvement your New Year's resolution





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 510,000 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 Ioan amount \$10,000. Advertised rate is based on excellent credit history and first line 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. ³Mem-³Mem

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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.

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

