



Building Stronger Communities Together

Member benefits for all School District U-46 Employees

- Receive a \$5 deposit in your Savings Account¹
- Special rate Whatever Loan (See reverse)
- Free personalized debt review and financial counseling
- U-46 Educational Foundation Affinity Visa Debit and Credit Card Program

**BECOME A MEMBER AT
PARTNERS.KCTCU.ORG**



**SELECT
ELGIN AREA SCHOOL DISTRICT U46
FROM THE DROP-DOWN**



Founding School District of KCT

As a KCT member you have access to:

- Free checking with no minimum balance requirements¹
- Customized loans that fit your budget and needs including:
 - Auto • Home Loans • Get Out of Debt Loan
 - Student Loan Refinancing • Graduate Loans
- .25% discounts available on Auto, Get Out of Debt and Promotional Loans²
- KCT Visa[®] Platinum credit card with fixed-rates and no annual fees³
- Access to over 5,000 credit union branches through the CO-OP Shared Branch Network
- Over 75,000 surcharge-free ATMs nationwide with onsite ATMs located in all U46 High Schools, and the U46 Administration and Transportation buildings
- KCT Online and KCT Mobile
 - 24/7 account access • Manage accounts
 - Make transfers • Create budgets and more
- KCT Digital Card App
 - Receive notifications when using your KCT Cards
 - Suspend your card if it's lost or misplaced
 - Fraud protection with location confirmation services
 - Visa Checkout enrollment

¹Membership requires opening a savings account (\$5 opening deposit) and checking account (\$25 opening deposit). To qualify for the \$5 deposit, you must open a checking account with a Visa debit card. This promotion is eligible to members 18 years and older. Checking minimum opening deposit of \$25 must be completed within 60 days of account opening otherwise membership will be closed.

²Receive a 0.25% discount on an approved Auto, Get Out of Debt or Promotional loan when you setup or have an existing direct deposit into your KCT Checking Account of at least \$500 per month with automatic loan payment.

³APR (Annual Percentage Rate). Fixed rates between 7.99%-12.99% APR. The rate you received is based on creditworthiness. Minimum payment of \$25 or 2.5% of balance, whichever is higher. \$20 late payment fee will be assessed if payment is made after payment due date.



Call or visit us at kctcu.org for more information
or find your nearest branch at locations.kctcu.org

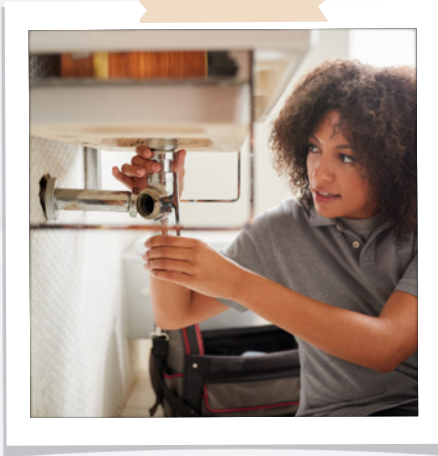


AMERICAN SHARE INSURANCE
Your deposits are insured up to \$250,000 per account.
This institution is not federally insured.

Elgin | South Elgin | Geneva | Aurora
www.kctcu.org | 847.741.3344

DON'T TAP INTO YOUR RETIREMENT

USE THE *Whatever* LOAN



IT'S MY LOAN FOR:

- *Emergency Repairs*
- *Automotive Work*
- *Career Advancement*

Whatever

YOUR LOAN FOR ANY SITUATION.

KCT Whatever Loan as low as

2.99% APR*

up to 12 months | up to \$3,000

*Annual Percentage Rate (APR). Membership and other qualifications apply. Advertised rate is based on excellent credit history. The interest rate you receive is determined by your creditworthiness, loan term and loan amount. Auto pay for minimum monthly loan payment required to receive promotional loan. Interest rates subject to change. All loans subject to approval. Payment example: a \$1,000 loan with a 12-month term at 2.99% APR would have 12 payments at approximately \$84.78, resulting in approximately \$17.36 in finance (interest) charges.

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