



January 2018



Your Credit Union, always here for You with Fast, Friendly, Personal Service:
Monday through Thursday 9:00 a.m. to 5:30 p.m. Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to Noon
314-892-6325

Our e-mail address is patriotcu@patriotcu.com & website address is www.patriotcu.com



WINTER LOAN SPECIALS

If you are bit short on cash after the holiday season, Your Credit Union can help!

- We are offering signature loans at a special low rate of 5% on amounts up to \$1,500 for a term of one year. *
- *minimum credit score of 650 required
- Any member current on his/her credit union loans can skip their next payment(s) for a fee of just \$25 per loan.

Here are more GREAT LOAN RATES!

- Our Home Equity loan rate is 4.25% for up to 15 years.
- New car rates: 3 year loan, 2.49%, 4 year, 2.49%, 5 year, 2.49%,
6 year, 2.89%
- Used car rates: (2014-2017) 2.90% for 3 or 4 years, 3.0% for 5 years and
3.69% for 6 years
- Used car rates: (2013 to 2016) 2.90% for 3 or 4 years, 3.49% for 5 years

We can also provide trade in values on your current vehicle!

Give us a call, 314-892-6325, visit our office or apply for these offers on line!



GIFT CARDS are for all Occasions!

Your Credit Union offers Visa Gift cards for amounts of \$20 to \$500. Our service fee is only \$3.00! They can be used for just about anything, Birthdays, a special Thank you for someone, etc.



**WE NEED A VOLUNTEER
TO SERVE ON OUR BOARD OF DIRECTORS!**

There are seven positions on our Board of Directors, and we currently only have 6 Board Members. We need a volunteer to serve on our Board of Directors. Your Credit Union cannot continue to function without its volunteers. As a board member, you will help set policies that decide how the Credit Union is run. You will also participate in deciding on new ways to improve member services. Board members meet once a month for 1-2 hours. There are no educational requirements, just a desire to help Your Credit Union provide better services. Please contact our office at 314-892-6325 if you are interested.

*Thank
You*

to all our Members!

Our Warner's Warm up coat drive collected more coats than we ever have before, we collected more than two large boxes of food for our USO food drive, and our Toys for Tots toy collection made Christmas brighter for dozens of children this holiday season. Your overwhelming generosity is greatly appreciated!