

# Update

*A few things we thought you'd like to know!*

**Linn Area**  
Credit Union  
*We are Family*

June 2020

## Save Money by Refinancing

We're all about saving you money, and right now, refinancing your home and vehicle at Linn Area Credit Union could save you bucketloads of cold, hard cash! *(And who couldn't use that?)* We know that sometimes people put off refinancing because it can be a hassle, but we take all the pain out of the process! So if you're putting it off... don't! Here's how we may be able to help:

### Your home

We offer a variety of terms on our home loans! If your eyes glaze over just thinking about it, one of our savvy, super-nice mortgage specialists will be happy to walk you through the options and help you figure out which one is right for you. You may be able to save hundreds a month and even shorten the length of your loan. *(Trust us... it's worth checking into!)*

Plus, we can securely handle most of the paperwork and signatures electronically. *(Now that's convenient!)*

### Your vehicle

Refinancing your vehicle is incredibly easy and can be a quick way to lower your monthlies! If you're unhappy with where your auto loan is now for any reason, such as a too-high interest rate or less-than-stellar service, talk to one of our friendly financial counselors to see what Linn Area can do for you. *(With today's limbo-low rates, it could be time well spent!)*

**Bottom line:** We offer competitive rates, flexible terms, local approval, and the top-notch member service you deserve. Sooooo, let's see if we can help you save some money! **To get started, contact us at (319) 892-7300 or [hello@linnareacu.org](mailto:hello@linnareacu.org).**

## Member Receives Scholarship

We're excited to announce that Linn Area member Bailey Vifian has been awarded a \$3,000 first place scholarship by the Iowa Credit Union Foundation! The Warren A. Morrow Memorial Scholarship winner was selected from more than 350 applications. *(Way to go, Bailey!)* Bailey graduated from Jefferson High School in Cedar Rapids and is planning to study elementary education at the University of Northern Iowa in the fall. **Congratulations, Bailey!**



**New!**

## Automated Phone Callbacks

No more waiting on hold! Now when you call us, you have the option of having us call you back! You can choose to be called back by the next available member services representative or schedule a time for us to ring you back. Either way, **it'll be a great time-saving convenience for you.** *(Happy dance!)*



We Can  
All Use  
Some **5.9**  
time



Use your Linn Area credit card and get an **amazing low rate** (for 12 months!) on ALL your purchases in May and June. (Balance transfers, too!) Don't have a Linn Area credit card? Apply online today at [www.LinnAreaCU.org](http://www.LinnAreaCU.org) or pick up an application at any branch.

*No June Payment!*

All June Linn Area credit card statements will automatically show the minimum amount due as \$0 to give you the option of skipping your June payment. Interest charges and fees (excluding late fees) will continue to accrue.



**5.9**  
% APR\*  
for 12 mos.

Rates as low as

**9.9**  
% APR\* after  
promo period

**+ GET  
DOUBLE  
POINTS**  
with  
**REWARDS**  
cards!\*\*

\*5.90% promotional rate is valid for credit purchases and balance transfers that post between 5/1/20 and 6/30/20. The promotional rate does not apply to cash advances. The 5.90% annual percentage rate (APR) expires 12 months from the date of your first credit purchase or balance transfer, at which time the APR will revert to the nonpromotional rate of 9.90% to 13.80% APR, depending upon the card. Balance transfers available only on non-Linn Area Credit Union debt. Membership required. All applications subject to approval. Account must be in good standing to qualify. There is a grace period before interest is charged on purchases, and no annual fees or participation fees. Other fees include: cash advance fee – minimum of \$1 or 2.00% of the amount of each cash advance, whichever is greater (maximum of \$5); foreign transaction fee – 1.00% of each transaction in US dollars. Linn Area Credit Union reserves the right to modify or end this promotion at any time. \*\*Double points are valid for credit purchases that post between 5/1/20 and 6/30/20. Double points do not apply to balance transfers.



*Giving  
Back*

## The Teacher Store Keeps Rolling

With the abrupt end of the school year due to COVID-19, many Cedar Rapids students didn't have adequate resources at home to continue their learning. (*Teacher Store to the rescue!*) In April, the Teacher Store supplied free pencils, pens, dice, crayons, and notebooks to the Cedar Rapids Community School District. The CRCSD staff delivered the supplies to the homes of students with the biggest need. Linn Area Credit Union is pleased to continue supporting the Teacher Store (*and area educators and students!*) during this challenging time.



## FREE Credit Reports

Staying on top of your credit report is a good way to monitor for fraudulent activity. Now you can get FREE weekly online credit reports from the three reporting agencies – Equifax, Experian, and TransUnion – at [www.annualcreditreport.com](http://www.annualcreditreport.com) through April 2021.

## Holiday Hours

We will be closed on Saturday, July 4, for Independence Day. Mobile and online banking, ART, and the ATMs will be available to help you with all your banking needs. Have a safe holiday!



### Locations:

- 3015 Blairs Ferry Rd NE
- 3700 Edgewood Rd SW
- 3330 Mt. Vernon Rd SE
- 619 20th Ave SW (*Drive-thru only*)
- 3375 7th Ave, Marion

[www.linnareacu.org](http://www.linnareacu.org)

### Contact:

**ph:** (319) 892-7300 or (800) 950-5228  
**ART:** (319) 393-2266  
**email:** [hello@linnareacu.org](mailto:hello@linnareacu.org)  
**text:** (319) 892-7411 (ZipLine)



### Hours:

**Monday - Wednesday:** 9:00 am - 5:00 pm  
**Thursday:** 10:30 am - 5:00 pm  
**Friday:** 9:00 am - 6:00 pm  
**Saturday:** 9:00 am - Noon



Insured by NCUA

Made with 10%  
Post-consumer  
Recycled Paper

