

CELEBRATING OUR **80TH** YEAR OF EXCELLENCE
ST. JOSEPH'S FEDERAL CREDIT UNION

TWO GREAT OFFERS FOR OUR 80TH ANNIVERSARY!

GET A HOME LOAN AUGUST 1 – OCTOBER 31, 2022 AND CHOOSE YOUR REWARD.

\$280 Cash
Back!

OR

\$280 Home
Depot Gift
Card!

For a limited time, members can choose \$280 cash back or \$280 Home Depot Gift Card: when you close a Home Improvement Loan, HELOC or Home Equity Loan between August 1, 2022 and October 31, 2022 and complete all qualifying behaviors. Must mention this offer to STJFCU representative when submitting application to receive Gift card or cash back.

The Gift card or cash back will be distributed two business days after closing home loan and cash back is paid via account credit. Home Equity Loans are only available in Ohio and are not available for homes in a trust. All loans are subject to normal lending criteria and approval.

NMLS ID 472216.

*APR = Annual Percentage Rate. Rates effective 8/1/22. Rates are subject to change.

Home Equity Loan rates increase with the term and are based on creditworthiness. Additional terms and rates available.

See Credit Union representative for details. Sign up for automatic payments and receive a 0.25% rate discount and .25% for active checking account. Valid for an owner-occupied dwelling in Ohio. Not valid for homes in a trust. Minimum loan amount of \$10,000. Home Equity Line of Credits (HELOCs) have a variable rate that can adjust quarterly based on changes in the Prime Rate. The current maximum rate is 18.00% APR. Not valid for additional discounts or homes in a trust.



NCUA