

# HELCO FCU

## Newsletter

**News In The  
HELCO FCU**  
Volume 12-20

Sending you the  
latest information  
about what's  
happening in  
**HELCO's Credit  
Union.**

**Office hours**  
Mon – Thursday  
8:00 am to 4:00pm  
Friday's  
8:00 am to 4:30pm  
Hours Temporary  
change due to  
COVID-19

**Questions and  
comments?**

**Contact: Barb,  
Donna, Lariann  
and Daijah**

**238-3500**



### Dividend Rates

Certificate 1yr	0.50% APY
High Yield	0.25% APY
Shares	0.15% APY
X-Mas Savings	0.25% APY

### Did you Know?

To better serve our members  
HELCO FCU offers:

- A. Free Personal Checks
- B. Debit Cards
- C. Home Banking
- D. E-statements
- E. **New Web page**

Call CU for more information

### Holidays

December 24, 2020 ½ Day  
December 25, 2020 Christmas  
December 31, 2020 ½ Day  
January 1, 2020 New Years

Your savings federally insured to  
\$250,000.00 NCUA National  
Credit Union Association a U.S.  
Government Agency

**THE STAFF AND BOARD  
MEMBERS WANT TO WISH  
EVERYONE A SAFE  
CHRISTMAS AND NEW  
YEAR.**

### LOAN RATES

**Home Equity** \*3.0%  
80.0% of equity  
100% of equity \*3.75%  
\*This is an adjustable rate

#### New Auto

2.00%	4yrs
3.00%	5yrs
3.00%	6yrs
3.50%	7yrs

#### Used Auto 100% Retail

4.0%  
Vehicles up to blue book

#### Signature

\$30,000 5yrs 5.0%

#### Line of Credit

\$20,000 9.0%

#### New Boats 100% of invoice

4.0% 7yrs

#### Used Boats

5.0% 5yrs

**Real Estate** (Raw Land  
only) 80% of appraisal 7.0%  
15 years

#### Water Heating

3.0% 6yrs

#### PV Loans

2.0% 10yrs

#### Share Secured Loan

1.5% Over Share Rate 5yrs

2.5% Over Share Rate 12yrs

Take advantage of our low loan  
rates