

# HELCO FCU

## Newsletter

**News In The  
HELCO FCU**  
Volume 12-22

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

**Questions and  
comments?**

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

**238-3500**



### Dividend Rates

<b>Certificate 1yr</b>	<b>2.00% APY</b>
<b>High Yield</b>	<b>1.00% APY</b>
<b>Shares</b>	<b>0.15% APY</b>
<b>X-Mas Savings</b>	<b>0.25% APY</b>

### 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

February 20, 2023 President Day  
April 7, 2023 Good Friday  
May 29, 2023 Memorial Day  
June 12, 2023 Kam Day  
July 4, 2023 4<sup>th</sup> of July

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

### 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**