

# HELCO FCU

## Newsletter

### News In The HELCO FCU

Volume 06-17

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, Amanda,**  
**Chelsea and**  
**Donna**

**238-3500**



#### Dividend Rates

Certificate 1yr	1.00% APY
High Yield	.50% APY
Shares	.25% APY
Sharedraft	.15% APY
X-Mas Savings	.50% 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

May 29, 2017 Memorial Day  
June 12, 2017 Kam Day  
July 4, 2017 Independence Day  
August 18, 2017 Statehood Day

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

#### Have a wonderful Summer

The Credit Union will no longer  
provide bill payer. Contact the  
CU with questions.

#### LOAN RATES

Home Equity \*3.0%  
80.0% of equity  
\$150,000 (second position)  
\$500,000 (first position)  
\*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