

HELCO FCU

Newsletter

**News In The
HELCO FCU**
Volume 11-17

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

Dec. 22, ½ day off
Dec. 25, Christmas Day
Dec. 29 ½ day off
January 1, 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
YOU A MERRY CHRISTMAS
AND A HAPPY NEW YEAR**

LOAN RATES

Home Equity *3.0%
80.0% of equity
\$200,000 (second position)
\$500,000 (first position)
100% of equity ***3.75%**
\$200,000 (second 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