

Harmony

FEDERAL CREDIT UNION

In Tune With You

Semi-Annual Newsletter

June 2018

Save the Date—Member Appreciation Luncheon

Save the date and plan to join us for our Member Appreciation Luncheon on **Friday, August 24th from 11am until 2pm.**

Lunch will be provided for all of our members! We hope to see you here to celebrate YOU, our member!

We appreciate your loyalty as a member of Harmony Federal Credit Union!



Office Closures & Dates to Remember

- Independence Day—July 4th
- Kids Club Party @ Angelo's Pottery—August 4th
- Member Appreciation Luncheon—August 24th
- Labor Day—September 3rd
- Columbus Day—October 8th
- Veterans Day—November 12th
- Thanksgiving—November 22nd & 23rd
- Christmas—December 25th

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Save the Date—Member Appreciation

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One Stop Shopping for Automobiles

Join Our Christmas Club

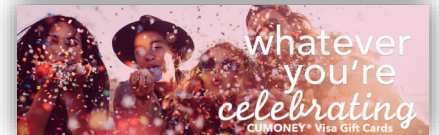
State of the Credit Union

Time for a Sweet Bonus

CUMoney® Everyday Spend & Visa Gift Cards

Fund It. Spend It. Benefit and save with our CUMONEY® prepaid debit card. Stay within your means while still living your dreams. The Everyday Spend Prepaid debit card gives you everything you need from a standard debit card, but with more convenience and helpful features so you have more time for yourself.

- ⇒ **Safer** than cash
- ⇒ **Accepted everywhere** you see the Visa logo
- ⇒ **Convenient** CUMONEY® mobile app to access & manage your card from anywhere, 24/7.



We also offer CUMONEY® Visa Gift Cards. They're a wonderful way to say congratulations, happy birthday, thank you, or simply just because! From parties to special occasions, and even for holidays, CUMONEY® Gift Cards make the perfect present for any occasion.

Contact the credit union for more details and information!

One Stop Shopping for Automobiles

Take advantage of our indirect lending program through Credit Union Direct Connect (CUDC) for your next vehicle purchase. It's a one stop shop convenience for our members at most participating dealerships.

Let the salesperson or fi-

nance staff know you want your credit union for your lender and they will take care of all the paperwork we need to service your loan. Keep in mind we are more than willing to take a look at

matching your interest rate the dealer may present.

Contact your loan officer with any questions you may have about our indirect lending program!



Join our Christmas Club

It's never too soon to start saving for Christmas!

Harmony FCU offers Christmas Club savings accounts to help you prepare for the holiday season.

Christmas Club accounts can be opened with as little as \$25, pay dividends on a monthly basis with a slightly higher rate/yield as our regular savings.

On November 1st of each year those funds are automatically transferred into your share savings to send you on your way to BLACK FRIDAY!



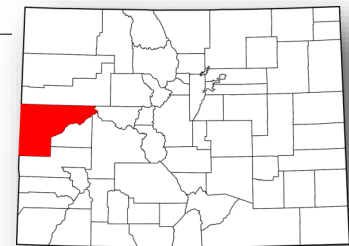
State of the Credit

As you may have noticed, we have been making some changes! We are thrilled with the progress of our name change!

In case you missed the news, we are no longer a closed membership. We are now a community charter which allows Harmony Federal Credit Union

to offer accounts to anyone who lives, works, attends school, or worships within Mesa county.

As a direct result of our community charter approval, the Board of Directors decided to change our name to Harmony FCU, which went into effect January 1, 2018.



Recommend Harmony FCU to all of your Mesa county friends, co-workers and family members. We again THANK YOU for your loyal membership.

Time for a Sweet Bonus

We offer Visa credit cards with a fixed rate of 9.9%* on all purchases, balance transfers, and cash advances.

When you transfer an existing bal-

ance to your credit union card between 6/1/2018 and 8/31/2018, you'll receive a promotional APR of 4.99% for 24 months**.

*subject to credit approval

**After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details.

IT'S SUMMER

Time for a Sweet Bonus 4.99%

When you transfer an existing balance to your credit union credit card between 6/1/2018 and 8/31/2018, you'll receive a promotional APR of 4.99% for 24 months.*

*Balance transfers completed 6/1/2018 through 8/31/2018 will receive 4.99% promotional APR** for 24 months from the date of the first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the Credit Union for complete details. **APR = Annual Percentage Rate

