

SPECIAL BENEFITS JUST FOR YOU

Brought to you by your local not-for-profit Credit Union.



MEMBER REWARDS CREDIT CARD

THE MORE YOU SPEND, THE MORE YOU EARN!

Benefit from your everyday spending with 3x rewards at Gas Stations and Restaurants, 2x rewards at Grocery Stores, and 1x rewards on everything else!



SWAP N' DROP

YOUR RATE COULD DROP BY UP TO 2%.

Swap your Auto Loan from another lender to the Credit Union and you could lower your rate and save money!



WAIVED MEMBERSHIP FEE

SAVE \$5 IMMEDIATELY!

Become a UVA Community Credit Union member by opening a Savings Account with us, and we'll waive our lifetime membership fee.



Offer expires on October 31, 2020. See reverse side for details.

Offer expires on October 31, 2020. See reverse side for details.

COMPLIMENTARY CHECKS

WE'LL PAY FOR YOUR NEXT ORDER OF CHECKS

Open a new Checking Account with direct deposit at the Credit Union, and you'll get your first order of community design checks on us!



HOME EQUITY LINE OF CREDIT

RATES AS LOW AS 2.99% APR* FOR FIRST 12 MONTHS, CURRENT VARIABLE RATE IS 4.75% APR*

- Make home improvements, pay for school, and more
- Access funds your way 24 hours a day



Plus, no closing costs** on lines of \$30,000 or higher

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THE CREDIT UNION DIFFERENCE STARTS WITH YOU



UNIVERSITY OF VIRGINIA
COMMUNITY
CREDIT UNION

UVACREDITUNION.ORG

434-964-2001 • 888-887-9136

MEMBERS REWARDS CREDIT CARD

Balance transfers, cash advances, credit card checks, fees, interest charges, or unauthorized transactions do not qualify as purchases and will not earn points. There is no limit to the number of points earned. Account must be in good standing. Points expire after 36 months. APR=Annual Percentage Rate. Rates vary based on the Prime Rate and your credit worthiness. See uvacreditunion.org/rewards-credit-card for all card benefits. All loans subject to credit approval. Other restrictions may apply. Membership eligibility required. See Credit Union for details. MVRO620

SWAP N' DROP

*APR = Annual Percentage Rate. Effective 7/11/2020. Limited time only. Loans must be funded within 30 days of application with UVA Community Credit Union to be eligible. Existing UVA Community Credit Union vehicle loans are not eligible for offer. Minimum finance rate for this special is 2.49% APR. Maximum loan term is 72 months. Vehicle model ten years and newer. 2.49% APR payment example: 72 monthly payments of \$14.97 per \$1,000 borrowed. No other discounts apply. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. Not all applicants will qualify for the lowest rate. All loans subject to credit approval. Membership eligibility required. Other restrictions may apply.

WAIVED MEMBERSHIP FEE

Offer must be presented when opening a UVA Community Credit Union Membership Savings Account. Membership eligibility required. Other restrictions may apply. Federally insured by NCUA.

COMPLIMENTARY CHECKS

Order of 150 checks is UVA Community Credit Union's Corporate Check Design. No check order substitutions allowed. Offer must be presented when establishing direct deposit into a UVA Community Credit Union Checking Account to be valid. Membership eligibility required. Other restrictions may apply. Federally insured by NCUA.

HOME EQUITY LINE OF CREDIT

*APR = Annual Percentage Rate. Offer valid for a limited time. As of 4/01/2020 PRIME is 3.25% APR. These rates may vary and are indexed to the Prime Rate as published in the Money Rates section of The Wall Street Journal. Maximum APR is 18% APR. The variable APR and minimum payment can change monthly. Not all applicants will qualify for this rate. Maximum loan amount is \$200,000 and loan to value must be 80% or less. The minimum credit advance that you can receive is \$100 for the first advance and \$100 for each subsequent advance. Insurance on home used as collateral is required. Primary residence only, excluding manufactured homes. **No closing costs for new home equity loans and lines \$30,000 and more. If the line is closed within two years of inception date, borrower is required to repay closing costs. Average closing costs range from \$1,200-\$1,500 for \$30,000 borrowed. Some restrictions may apply, contact the Credit Union for details. Offer not valid on existing UVACCU Home Equity Lines of Credit. Offer may be discontinued at any time without notice. Membership eligibility required. NMLS#302946.

Membership is open to those who live, work, or own a business located in Charlottesville, Albemarle, Culpeper, Fauquier, Fluvanna, Greene, Louisa, Madison, Nelson, Orange, or Rappahannock.



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EQUAL HOUSING
OPPORTUNITY