

Audubon Federal Credit Union

1429 Breckenridge Street
Owensboro, Kentucky 42303

October 2020

Audubon Angle

A quarterly publication for the members of Audubon Federal Credit Union.

Attention Early Bird Shoppers!

Get Our Special Holiday Loan Soon And Save

Early shoppers get the best bargains for sure and that is true at your Credit Union as well. Apply sooner than later for our Holiday Loan Special of \$1,000 with a 12 month term and rates as low as 4.00% APY* starting October 31.

But hurry, the longer you wait the higher the rate goes. The rate on this loan will increase by 25 points each Saturday until the end of the year so don't wait! (Yes, you can even apply online over the weekend to lock in your rate!)



2020 Holiday Loan Rates

Oct. 31st - Nov. 6th	4.00%APR*
Nov. 7th - Nov. 13th	4.25%APR*
Nov. 14th - 20th	4.50%APR*
Nov. 21st - 27th	4.75%APR*
Nov. 28th - Dec 4th	5.00%APR*
Dec.5th - Dec. 11th	5.25%APR*
Dec. 12th - Dec. 18th	5.50%APR*
Dec. 19th - Dec. 25th	5.75%APR*
Dec. 26th - Dec. 31st	6.00%APR*

*Annual Percentage Rate. Effective starting October 31, 2020 and changes weekly. Must meet credit requirements. Actual rate determined by credit score. Not available for existing Audubon FCU loans.

Christmas Club Accounts



Christmas Club Account funds will be transferred to your regular savings account on October 31. Happy Shopping!

Don't have an account? Now is the perfect time to open a Christmas Club account and start saving for next year's holiday season.

Saving throughout the year is painless and payroll deduction makes it super easy too.

Call us today to open an account or to increase the deduction on your current account.

Skip-A-Pay

It's Back...Just In Time For The Holidays!

Holiday expenses making your budget tight? If you haven't skipped your payment this year, you might want to take advantage of this offer now!

Postponing your payment is so easy. Simply go to our website at www.audubonfcu.net and download the Skip-A-Pay form at the bottom of the home page or off the loan rate page. Then you have the option to bring it in, drop it off in the night drop, fax it to us at 270-685-5158, or scan it and email it to us.

Remember, a one-time fee is assessed for this service. More information is available on the form. Loan must be in good standing and payments current. Additionally, you must have made at least nine (9) consecutive payments on time. Just give us a call if you have questions.

Text **AUDUBON** to **51660** to keep up with the latest updates from Audubon, repos and more.

Plus you will get a chance to win \$100 each month, October - December 2020.

Fall Into A Great Auto Loan And Save!

Affordable Payments
Terms Up To 84 Months
Fast, Friendly Service
Pre-Approval

Have a loan at another lender?

Refinancing your auto loan, from another lender, to Audubon FCU, might lower your monthly payment!

Apply Today!

Staff Updates...

Audubon Federal Credit Union is sad to say Goodbye to Beverly Knott on Oct. 2nd as she begins her life of retirement from 40 years with the credit union movement, and 22 years with Audubon Federal.

The staff at Audubon is excited however to have Jessica Higdon taking over the reins. We are looking forward to where she will be leading Audubon, so be on the watch! Who knows what surprises to expect in 2021!

Audubon is also excited to have Karen Volk back as Loan Officer! If you are a new Member who did not work with Karen previously, trust us, you are going to love her!



Loan Special

Rates as low as 5.90%APR*
Borrow up to \$2,000.
Always a smart alternative to using those retail credit cards! Call us today or apply online at www.audubonfcu.net

*Effective October 1, 2020 and subject to change. Must meet credit requirements. Actual rate determined by credit score. Not available for existing Audubon FCU loans.

We Are Here For You!

As we continue to deal with the impact of COVID-19, it's important to remember we're all in this together. Because we're your trusted financial partner, we are here for you and your family. Please let us know if you are having financial difficulties. We are here to help you.

Audubon
FEDERAL CREDIT UNION

www.audubonfcu.net
(270) 685-3487
(270) 685-5158 FAX

Hours

Monday - Thursday
Drive Thru 8:30am - 4:30pm
Lobby 9:00am - 4:30pm
Friday
Drive Thru 8:30am - 5:30pm
Lobby 9:00am - 5:30pm



Federally insured by NCUA.

Upcoming Holiday Closings

October 12 - Columbus Day
November 11 - Veterans Day
November 26 and 27 - Thanksgiving
December 25 - Christmas Day
January 1, 2021 - New Year's Day
January 18, 2021 - MLK Jr. Day

We wish you and your family a very safe and happy holiday season!