



Your Credit Union, *always here for you* with Fast, Friendly, Personal Service:

Monday through Thursday 9:00 a.m. to 5:30 p.m. Friday 9 a.m. to 6 p.m.

Saturday 9 a.m. to Noon

314-892-6325

Our e-mail address: patriotcu@patriotcu.com & website: www.patriotcu.com



SPRING IS A GREAT TIME FOR A HOME EQUITY LOAN!

If there is a large home improvement project you have been putting off, now is the time to take care of it! Your credit union is offering a **FIXED** rate of **4.25% *** on home equity loans for terms up to 15 years! Payment

on a loan of \$15,000 for 5 years would \$284.41. There is a fixed fee of \$350 that can be included in the loan amount. You can borrow up to 85% of the appraised value of your home. (First mortgage plus loan amount)



CHANGE TO A BETTER CREDIT CARD through Patriot Credit Union!

- **Low APR on purchases**
- **Generous Credit Lines**
- **Rewards on Purchases**
- **Excellent Member Service**
- **Online access to view transactions, statements, and make payments**

We offer a Visa Credit Card through the Illinois Credit Union League. To apply, go to <https://mycucard.com> Select "Patriot Credit Union" when it asks what credit union you belong to. You can also apply over the phone by calling 1-888-415-6154



*to all who attended & made Patriot Credit Union's
60th Annual Meeting a Huge Success!*

*A Special Thank you, to Attorney Brian Flieg, for his very informative
presentation on trusts!*



Want to make a difference in your credit union?

CONSIDER VOLUNTEERING TO SERVE ON OUR BOARD OF DIRECTORS!

Unlike Banks, credit unions are run exclusively by volunteers who use our services. Without volunteers, our credit union could not function. The job requires meeting 1-2 hours a month to set operating policies, review monthly financial statements and consider new ways to improve member services. No special training is required, just a desire to help our credit union grow. If you are interested, please give us a call at 314-892-6325.



Student Loan Refinancing Information

While we do not offer refinancing of student loans, Student Loan Hero (A free website to help student borrowers), has put together a review of their 6 top rated sources to help you review options concerning private sources for refinancing student loans. Their website address is:
<https://studentloanhero.com/featured/5-banks-to-refinance-your-student-loans>

Points To Consider Before You Refinance:

While a lower interest rate can be appealing in refinancing student loans, it is far from the only factor to consider. Federal Student loans come with protections that can really come in handy if you are struggling with payments due to job loss or a financial emergency. Federal student loans often offer loan forgiveness if certain criteria are met, and most private student loans do not.