

July 2020



Tracks Newsletter



Credit Union Officials

Board of Directors

Denny Foy	Chairman
Tommy Ballard	Vice-Chairman
Denise Wooley	Secretary
Danny Bruce	Treasurer
Darrick Herndon	Director
Tim Williams	Director
Ray Potts	Director

Supervisory Committee

Phillip Carr
Missy Jones
Dessa Rohrer

Manager

Mark Spillman

Business Hours

Drive-Thru/Office

Mon. - Thurs. 7:30am - 3:15pm
Friday - 7:30am - 6:00pm

Holiday Closing

Independence Day - July 3
Labor Day - September 7

Start Planning A Vacation

Whether you are planning a road trip to Florida, or a weekend to a State Park in Kentucky, be sure to make Your Hometown FCU your first stop.

We Are Here For You!

COVID-19 has impacted normal life for all of us. We want you to know we understand the challenges you are facing and we are here for you. We get that things have changed and you might not be in the same financial situation you were six months ago. If you are having financial difficulties, we encourage you to reach out to us for assistance.

We're prouder than ever to be a

part of the credit union philosophy of "people helping people." That's what we do. It's why we're here!

Our lobby is now open! Please do not hesitate to call us if you have a question. Please rest assured that your deposits are safe, secure and insured up to \$250,000 by the NCUA, a U.S. Government Agency. Your Credit Union is a safe and strong financial institution, owned by members.

Wondering How You Can Save More Money?

Refinance

Refinancing your auto loan,
from another
financial institution,
at Your Hometown FCU,

**might lower your
monthly payment.**



- Affordable Payments
- Payroll Deduction
- Fast, Friendly Service
- Easy Applications

We want to help you save money! That's why we work hard to offer affordable payments to fit your budget. Whether you are interested in saving money on your loan at another lender, or planning to buy a new car, be sure to make YHFCU your first stop!

Apply Today!

Make Plans Now To Attend Member Appreciation Days Last Friday Of Each Month

Attention YHFCU VISA Credit/Debit Card Holders!

Surcharge FREE ATMs are available at Walgreen's and CVS in Mayfield!

Fixed-Rate Mortgage Loans

4%APR*

15-Year Term

When you finance your "Home Sweet Home" at your credit union, you can rest assured you're getting a great deal. Our members are family and we want to help you get the home of your dreams. Take advantage of our low 4%APR* Fixed Rate on mortgage loans today!

*Annual Percentage Rate. Effective January 1, 2019 and subject to change. Must meet credit requirements. See credit union for complete details. Payment example: \$200,000 loan for 15-year term at 4% is \$1,479.59.

Your Hometown Federal Credit Union Members Can Get \$200 Cash From Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Parks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Back-To-School Loan Borrow up to \$1,000

at 10%APR* for 10 months

*Annual Percentage Rate. Effective July 1, 2020 and subject to change. Must meet credit requirements.

Congratulations To Our Scholarship Recipients

Abigail Jackson - Graves County High School. Abigail is attending University of Kentucky to study Pharmacy.

Andrew Howard Watson - Mayfield High School. Andrew is attending John A Logan to study Pre-Pharmacy.

Online Account Access

Logging In For The First Time? Your Login ID is your current member number. Your Security Code is the last four digits of your social security number.

- find out account balances
- see if a check has cleared
- make a loan payment
- make transfers



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