



**Your Money is
Safe and
Sound**



Contact Us

Main Branch: 502-459-3000
Max24: 800-221-6279
Online Banking: kyselco.com

Deposit Rates

Prestige Checking 1.50% APY**
(up to \$10,000)
Personal Reserve .50% - 1.10% APY**
90 Day – 60 Month Certificate 1.00% - 2.80% APY**

Loan Rates

Visa Platinum as low as 8.90% APR*
Keyline HELOC as low as 5.00% APR*
Auto Loans as low as 4.00% APR*

*APR=Annual Percentage Rate. Your rate may be higher based on your credit performance. Rates subject to credit approval. Vehicle and Signature loan rates include discounts. Rates effective 06/01/10 and are subject to change without notice.

** APY=Annual Percentage Yield. Personal Reserve rate is tiered based on deposit amount. Other Certificate terms available on request. A \$500 minimum is required for all Certificate Accounts. Certificates subject to penalty for early withdrawal.

Negative Information Notice: We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.



At Kentucky Telco Federal Credit Union your money is safe, sound, and invested in your fellow members!

In light of the ongoing problems in the financial markets, it is important for you to know that the financial conditions of Kentucky Telco are in excellent shape. Our primary business is the careful investment of funds into providing loans for Kentucky Telco members. Funds not invested in loans to fellow members are invested in federal agency securities and fully-insured certificates of deposits with other financial institutions. Over the past year, the credit union has continued to have a low percentage of delinquent loans. Kentucky Telco is considered "well capitalized" by our regulator, the National Credit Union Administration.

A safe place for savings

Your money is safe with Kentucky Telco Federal Credit Union. Deposits are federally insured by the National Credit Union Administration (NCUA) to at least \$250,000 and backed by the full faith and credit of the United States Government. You can visit NCUA's website at www.ncua.gov for more information.

A World Beyond Banking

**Do you know someone
that isn't a member of
our credit union?**

*Keep the cooperative spirit
alive and spread the word
about Kentucky Telco.*

*Your friends, family, and
co-workers will be glad you did.*



Refinance your auto loan and save!

One way to make a quick, noticeable difference in your financial picture is **to lower monthly costs**. Just look at the money you could be saving every month when you refinance with Kentucky Telco!

6% APR* YOUR CURRENT AUTO LOAN RATE

4% APR^ TELCO'S BEST AUTO LOAN RATE

\$580* YOUR CURRENT MONTHLY PAYMENT

\$276^ TELCO'S BEST MONTHLY PAYMENT

As you can see, refinancing your auto loan with Kentucky Telco could save you over \$300 every month!

Contact us today at (800) 292-9490 or apply online at www.kytelco.com.

*APR=Annual Percentage Rate. The monthly payment is based on a \$30,000 loan over a 60-month term.
^APR=Annual Percentage Rate. Rate effective 6/1/2010 and could change at any time. Rates may vary based on your credit profile, age and condition of the vehicle. Lowest loan rate includes .25% discount for automatic payment and .25% discount for 20% equity in the vehicle. The monthly payment was based on a \$15,000 loan over a 60-month term.

Dealership of the Month

Kentucky Telco is recognizing one outstanding auto dealership each month as a part of our Dealer Direct Lending Program.



June's Dealership of the Month is Craig & Landreth Cars. Go to www.kytelco.com to read more about why Craig & Landreth Cars is this month's outstanding dealership.



Ready for a Summer Adventure?

Let Kentucky Telco take you there with a HOT summer loan! Whatever your summer plans, we have the loan that's right for you. And with our RED HOT RATES, you can celebrate your summer without worry. Just look at some of the things you could do with one of our sizzling summer loans!

Plan a Vacation!

Get the cash you need to take the vacation of your dreams.

Ride the Waves!

Get that boat you've had your eye on and take a ride on the waves.

Hit the Road!

Get the RV of your dreams and let the road lead you to a fantastic getaway.

What are you waiting for? Apply for your summer loan today at www.kytelco.com.