

# MONEYLINE

A MONTHLY UPDATE FOR KENTUCKY TELCO FEDERAL CREDIT UNION MEMBER-OWNERS

March 2009



## Throwing Money Out The Window?

*Refinance your high interest auto loan today while rates are still low!*

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

*For example:*

**YOUR CURRENT AUTO LOAN RATE**  
8.5% APR\*

**YOUR CURRENT MONTHLY PAYMENT**  
\$410\*

**TELCO'S BEST AUTO LOAN RATE**  
as low as 4.25% APR†

**WHAT YOUR MONTHLY PAYMENT COULD BE!**  
\$278†



As you can see, refinancing your auto loan with Kentucky Telco could save you over \$100 every month!



### Loan Rates\*\*

Vehicles	as low as 4.25% APR*
Signature Loan	as low as 8.5% APR*
Line of Credit	as low as 8.5% APR*
Visa Platinum	as low as 8.90% APR*
Keyline HELOC	as low as 5.00% 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 2/15/09 and are subject to change without notice.

**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.

**Want an additional \$100? YOU GOT IT!**

**For a limited time, refinance your auto loan with Kentucky Telco and receive \$100 cash on the spot!**

Be smart and stop throwing money out the window when you need it most. Now's the time to save and refinancing at Kentucky Telco can help. Call a C.A.R. (Complete Auto Resource) Specialist today at (502) 459-3000 or (800) 292-9490 or apply online at [www.kytelco.com](http://www.kytelco.com).

\*APR=Annual Percentage Rate. 8.5% is a sample rate based on the national auto loan rate average in 2008. The monthly payment was based on a \$20,000 loan over a 60 month term.  
†APR=Annual Percentage Rate. Rate effective 2/1/09 and could change at any time. Rates may vary based on your credit profile. Lowest rate includes .25% discount for automatic payment and .25% discount for 20% down payment. The monthly payment was based on a \$15,000 loan over a 60 month term. To receive \$100, loan amount must be at least \$8,000 or greater. Existing Telco auto loans are excluded from \$100 promotion.

*A World Beyond Banking*

# SmartCash Back Debit Card Rewards

*Get SmartCash Back Rewards for something you already do with Telco's SmartCash Debit Card!  
Checks or cash don't offer cash back!*

Use your SmartCash Debit Card at restaurants, stores, wherever...and earn .25% back on every purchase. Cash back EVERY TIME you make a signature based purchase with your SmartCash Debit Card. Your cash back bonus is deposited every month in your Telco checking account, automatically!

## Where Can I Get My SmartCash Debit Card – Fast!

Do you need your SmartCash Debit Card sooner than later? Kentucky Telco is now able to print SmartCash Debit Cards in 5 of our branches: Bardstown Road, Medical Towers, Starks Building, University of Louisville and Owensboro.

**Get yours today – literally!**



# Your Family Can Join Our Family



Did you know your relatives could join the Credit Union? Your father, mother, sister, brother, son, daughter, spouse, grandchild, grandparent or any person you claim as a "family member" can join Kentucky Telco. For a membership application, stop by your closest Telco Branch or visit us online at [www.kytelco.com](http://www.kytelco.com).

## Family Membership Features

- Family membership extends through the generations.
- "Once a member, always a member".
- Payroll deductions can be transferred from one member's account to another, i.e; mother to daughter.
- Members can share the advantages of Telco service with loved ones.
- All family financial accounts can be consolidated at Telco.
- Youth saving accounts teach values of proper money management and thrift.

## Branch Locations

### LOUISVILLE, KY

**Main Office**  
3740 Bardstown Road  
(502) 459-3000  
1-800-292-9490

**University of Louisville**  
2126 South Floyd Street  
(502) 852-6711

**Medical Towers South**  
234 East Gray Street, Suite 170  
(502) 625-1310

### Stonefield Square in Middletown

10486 Shelbyville Road  
(502) 253-3740

### Okolona

4816 Outer Loop  
(502) 962-7455

### Starks Building Downtown

455 South Fourth Street, Suite 117  
(502) 625-1300

### Dupont Square

4004 Dutchmans Lane  
(502) 891-4550

### Riverport

7215 Riverport Plaza Drive  
(502) 719-1228

### Nia Center

2900 W Broadway  
(502) 776-6166

### Mazzoli Building

600 Dr. Martin Luther King Jr. Place  
(502) 585-3078

### Westport CU Service Center

2925 Goose Creek Road  
(502) 429-0068

### Sears Plaza CU Service Center

4917-B Dixie Highway  
(502) 448-1686

### LEXINGTON, KY

Bluegrass Service Center  
2549 Regency Road  
(859) 278-2263

### OWENSBORO, KY

933 Tamarack Road  
(270) 686-7707

### HARRDSBURG, KY

106 Commercial Drive  
(859) 734-2923

### BELLE, WV

1401 West DuPont Avenue  
(304) 949-1779