

# REFINANCE YOUR HOME

Homeowners have been taking advantage of historically low interest rates in recent months, and there's still time for you to get in on the savings too! Whether you're looking for ways to lower your monthly mortgage payment or to get your hands on some extra cash, there's never been a better time to consider refinancing your home loan.

## TOP REASONS TO CONSIDER REFINANCING YOUR HOME:

Consolidate debt
Shorten your loan term

**Ready to learn more?** Give us a call or visit www.shore2shorecu.com for current rates and application information.



## You're Invited!

2020 VIRTUAL ANNUAL MEETING Tuesday, October 20th at 6:00 p.m

Things may look a little different this year, but we're working hard to make sure members still have plenty of ways to connect! We invite you to join the S2S Annual Meeting via Zoom.

Visit www.shore2shorecu.com to register today.

## **LOWER YOUR PAYMENTS**

(and get CASH BACK, too!)

Any time is a good time to keep a little extra cash in your pocket, and when you refinance with S2S, that's exactly what we can help you do! Simply bring your existing auto loan to us to see how much you could start saving by refinancing with our low auto rates, plus earn cash back, too.

REFINANCE YOUR AUTO LOAN FROM ANOTHER LENDER AND EARN UP TO \$150 CASH BACK!\*

Let's get started. Visit us online at www.shore2shorecu.com today.

\*Up to \$150 Cash Bonus. The cash offer bonus will be available to qualified members who refinance an existing auto loan from another lender. A \$50 bonus will be awarded for a loan amount between \$5,000 - \$9,999, \$100 for a loan of \$10,000 - \$19,999, and \$150 for \$20,000+. Cash will be awarded per qualified loan (not one per borrower) and will be deposited into member's share account after the loan is approved and funded. Rate is subject to credit union guidelines and credit score. Please contact Shore to Shore for the latest rates. Certain additional restrictions may apply.

## It's Beginning to look a lot like Savings!

## **HOLIDAY LOAN**

Finish off 2020 with a bang with the help of a S2S Holiday Loan. With an amazing low rate and convenient repayment term, our Holiday Loan can help you save on your holiday spending.

## **HOLIDAY SKIP-A-PAY**

Free up your holiday budget with the help of our Holiday Skip-A-Pay program. Simply choose to skip your December or January loan payment(s) on qualifying S2S loans.





#### **VISA REWARDS DOUBLE POINTS**

Earn double points every time you use your S2S VISA Rewards card starting November 26th - December 25th. It's the perfect way to make the most of your holiday shopping by earning points on qualifying purchases for merchandise, travel, gift cards, and even cash back!

Some restrictions apply. See credit union for details.

## **WE ARE HERE TO HELP**

In a time when things can feel uncertain, it's more important than ever to feel confident in your financial partner. We want you to know that Shore to Shore is here to help, no matter what your financial circumstances may be. We encourage members who may be impacted by the pandemic or by any other means to reach out to discuss how we may be of assistance. Contact a Shore to Shore CFCU representative at 866-661-8328 to discuss how we can help you.

## October Is Member Appreciation Month



## **CU Lunch Local**

Shore to Shore is proud to be part of the Annual CU Lunch Local! This event allows us to shine a spotlight on businesses in the area and generate money back into Michigan's local economy. Throughout the month of October, we will be raffling gift cards online and through social media for local restaurants!

Also, keep an eye out for a list of local businesses who will be giving S2S members discounts in October.

## Thankful For Our Members Shopping Spree Raffle

We are thankful for our members and one of the ways we're saying thank you is by giving members the chance to win one of three \$500 gift cards to Trentwood. Enter our raffle online through social media.







COMMUNITY FEDERAL CREDIT UNION

#### LOBBY

Mon., Tues., Thurs., Fri. 9:30 am - 5:30 pm Wed. 11 am - 5:30 pm

#### DRIVE-THRU

Mon. - Thurs. 8:30 am - 5:30 pm Fri. 8:30 am - 6 pm

#### LOBBY

Mon., Tues., Thurs., Fri. 9:30 am - 5:30 pm Wed. 11 am - 5:30 pm Sat. 9 am - 1 pm

#### DRIVE-THRU

Mon. - Thurs. 8:30 am - 5:30 pm Fri. 8:30 am - 6 pm Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

### www.shore2shorecu.com



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Federally insured by NCUA.

