



**MEMBER NEWS LETTER
OCTOBER 2017**

Holiday Loan

We will be offering our Holiday Loan, \$2500 for 25 months at 12.50%, November 1st through January 15th.

Christmas Club Funds

If you've been saving for Christmas this year, you will be happy to know your Christmas Club Account funds will be transferred to your Bayer Credit Union Share Savings Account and available for withdrawal on Friday, October 6, 2017. Your 2018 Christmas Club Account will automatically begin with your next payroll deduction. If you do not currently have a Christmas Club Account now is the time to start planning for next year! \$25 bi-weekly accumulates to over \$650 for next year's holiday expense. Open yours today!

The credit union will be at the Bayer Animal Health site in front of the employee store.

Hours: 10:30 AM to 1:00 PM
September 1, 15, & 31, 2017
October 13 & October 27, 2017
November 10 & 17, 2017
December 1 & 15, 2017

**You can check your account 24/7 at
bayercu.org**

Member Appreciation Day

Friday October 6th is Member Appreciation Day. We will be serving pulled pork sandwiches, chips, drink and dessert. Stop by from 11:00 AM – 1:00 PM and have lunch with us. Our way of saying Thank You!

Mortgage Loans are Here!

Bayer Credit Union has partnered with CU Companies, A Cuso from Minnesota to offer loans. Loans are offered for purchases, cash out, and rate term refinances. Loan Programs that are available include: Conventional, FHA, VA USDA, and Jumbo. Contact the credit union office for more information.

Home Equity Line Of Credit Loans

The possibilities are endless when you put the equity in your home to work for you. Use your equity to go on your dream vacation, pay for college tuition, or for a home remodel. Establish your Bayer Credit Union Home Equity Line of Credit. See rate sheet on back.

- 5 year draw period
- Up to 15 years to repay
- Borrow up to 80% of your appraised value
- Low closing costs

Go Green

*Sign up for E-Statements on-line at
www.bayercu.org*

Holiday Closings:

***Thursday, November 23
Friday, November 24 for Thanksgiving
Monday, December 25 for Christmas
Tuesday, December 26
Friday, December 29 close at noon
Monday, January 2 for New Year's***