



PRIVACY NOTICE

Except to the extent permitted by law, Bayer Credit Union will not sell, transfer or disclose nonpublic personal information provided by members for any purpose other than that for which it was provided.

Rates Cut by 1%

Rates have been temporarily lowered by 1% on consumer lending! Go online or stop by the credit union and get preapproved! See the new rates on the website under loans/rates. Loan rates are effective February 1, 2018 through June 30, 2018. This special rate discount does not apply to Real Estate Lending or refinance of existing loans.

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

Annual Meeting

This year's Annual Meeting will be held **May 16, 2018** in the Bistro Room at the Hawthorne site. The Credit Union closes at 2:30. The meeting will start at 3:30 PM with refreshments served at 3:15 PM. Election of officers will be held and door prizes awarded. Hope to see you there!

Mortgage Loans now available

Bayer Credit Union has partnered with Servion, A Credit Union Service Organization - Cuso from Minnesota to offer fixed and adjustable rate, long term mortgage loans. Loans are offered for purchases, cash out, and rate term refinances. Loan programs that are available include: Conventional, FHA, VA, USDA, and Jumbo.

In addition to Servion Mortgage Company we have partnered with a local Realtor, Joe Years of Reece Nichols. Both partnerships will benefit our members who are looking to purchase or refinance their home.

Contact the credit union office for more information.

Go Green

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

Holiday Closings...

Monday, May 28

The credit union will be at the Bayer Animal Health site in the Cafeteria. Hours: 10:30 AM to 1:00 PM

*April 13, 2018 & April 27, 2018
May 11, 2018 & May 25, 2018
June 01, 2018 & June 22, 2018*

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