



**MEMBER NEWS LETTER
APRIL 2022**

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, 2022, through June 30, 2022. 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

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.

Mortgage Loans available

Bayer Credit Union has partnered with Servion Mortgage Company. 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.

MobiMoney for Bayer CU Debit Cards

MobiMoney is a Card Controls Application.

- *Card Controls-Card on/off, location-based, Transaction-type, Merchant-type, Threshold-based*
- *Card Alerting- Card Status, Location – based, Transaction-type, Merchant-type, Threshold-based*
- *Mobile Banking includes: Account Balance, Transaction History, and Intra Account Transfers for debit only.*

Available for any Android device 3.x or newer or any Apple device using iOS 6.x or newer. Simply download the application from Google Play Store or Apple App Store.

Please call for more information.

Go Green

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

Holiday Closings...

Friday, April 15
Monday, May 30

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