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Special Offers

Fund Your Business Needs With Our Business Platinum Visa[®]

Our Business Visa Credit Cards from Neighbors Credit Union offer great rates with no hidden fees. We've built a powerful combination that allows you to access the global strength of Visa and the personal attention of Neighbors.

Plus, now through August 31, all new business credit cards will receive 5,000 bonus rewards points!*

Come Visit Your West County Neighbors!

We have special offers in both of our West County Branches through September 30, 2018:

Receive \$300 for opening a new checking account with qualifying direct deposit and eStatements¹

Receive \$100 for opening a Home Equity Line of Credit at a 1-year rate of 2.95% APR and no closing costs when you take at least a \$10,000 advance²

Special CDs³ - Call or come by for current rates.



Enjoy No Closing Costs And A \$100 Visa Gift Card When You Open Your Home Equity Line Of Credit Today!



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Home improvements...bill consolidation...your child's education...your dream vacation. No matter what your big ideas are, Neighbors Credit Union has a solution for you—a low-interest home equity loan.

At Neighbors, we build fixed and line of credit home equity loans to fit the unique needs and lives of our St. Louis community members, all in a friendly, smaller environment that reminds you of a home itself. Neighbors ensures its members receive the lowest available home equity loan rates with terms that best fit their situation. We are a not-for-profit, which gives us the freedom to do what's right for you.

Enjoy a home equity line of credit with an introductory rate of 2.95% APR and no closing costs! Plus, now through August 31, receive a \$100 Visa gift card when you open your HELOC. **

POP Into The New School Year With \$1 Per Transfer!

Popmoney, which stands for Pay Other People, allows you the convenience of transferring money without the need to carry cash or check! It's perfect for setting up an allowance for your students, transferring money for books and other supplies, or even funding a late night snack for your student's study session. While other apps might provide the ability to transfer funds, many of them are unsecured. With Popmoney, transactions are completely secure, do not require bank account information from the other party, and offer an easy and convenient alternative to giving money when you need to most. Plus, August 1 through September 30, 2018, Popmoney transfers are only \$1!

Popmoney also gives you the power to:

- Pay rent or roommates
- Cover shared expenses, like family-plan phone bills
- Reimburse friends
- Send the gift that always fits: money
- Pay for babysitting or lawn care
- And so much more!



It's the quick, simple and secure way to move money from your account to theirs - with no need to exchange account numbers! You can sign up for Popmoney through Online or Mobile Banking.

Open Your Visa Platinum Business Credit Card Today And Recieve 5,000 Bonus Rewards Points!



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At Neighbors, we offer a Visa® Platinum Business credit card with great rates with no hidden fees. We've built a powerful combination that allows you to access the global strength of Visa and the personal attention of Neighbors.

Your business can enjoy rates as low as 11.75% APR⁴, limits up to \$50,000, and benefits including gift card, travel and merchandise rewards, no annual or monthly fees, and much more! Plus, until August 31, all new business credit cards will receive 5,000 bonus reward points!⁵

Please call 314-892-5400 to apply today.

Auto Refinance Special

Refinance your auto loan with Neighbors and you can really save big. Rates are as low as **1.99% APR for 36 months** and you'll enjoy **no payments for 90 days or extending your term for 6 months at the same rate.**⁶ We have a quick approval process with minimal paperwork. [Apply today](#). (</home/apply-loan>) to start saving!

Refer A Friend & Earn Some Green

Refer your friends and family, and each of you could receive \$25!⁷

It's easy!

Forward our referral flyer to anyone you think would benefit from joining Neighbors Credit Union ([click here to download/print it \(/home/fiFiles/static/documents/Membership_Referral_Flyer.pdf\)](#)).

They bring our flyer into any [Neighbors branch \(/home/locations/branch\)](#) and open either a new:

[Checking \(/home/checking/checking\)](/home/checking/checking) account with [eStatements](#)

[\(/home/services/electronic/estatemnts\)](/home/services/electronic/estatemnts) and [direct deposit \(/home/services/other/direct-deposit\)](/home/services/other/direct-deposit)

OR

Loan or [credit card \(/home/credit\)](/home/credit) with a minimum \$5,000 balance

Bring your friends and family to our side of the fence, where the grass is greener!

Newsletter



Stay up-to-date with Neighbors Credit Union news by viewing our [current newsletter \(/home/fiFiles/static/documents/NCU_newsWinter18_z.pdf\)](#).

*Offer valid 07/01/2018 – 08/31/2018, only on Visa Platinum business credit cards. Membership eligibility required. Restrictions apply. Contact Neighbors Credit Union for details on all offers. **APR=Annual Percentage Rate. Rates are variable and accurate as of 07/24/2018. Introductory rate is applicable for first year of loan. Rate is subject to change and credit qualifications. No additional discounts. Had there not been a rate discount, the applicable rate would have been 5.00% APR. APR adjusts annually during the life of the loan based on the Prime Rate published in The Wall Street Journal, plus a margin based on creditworthiness. Maximum APR is 15.0%. If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid. Contact your tax advisor regarding tax deductibility. Not valid for existing Neighbors HELOCs. Other rates and terms available. \$100 gift card will be given at time of loan closing with an initial advance of at least \$10,000. Gift card offer valid 07/01/2018 through 08/31/2018. Cannot be combined with any other offers. Member eligibility required. Restrictions apply. See Neighbors Credit Union for full details.



¹To be eligible for the \$300 award, a new Neighbors checking account with eStatements and recurring direct deposits must have direct deposits totaling at least \$1,000 in a given statement period within 90 days of account opening. Must present coupon to receive \$300. \$300 will be awarded within 90 days of coupon presentation and confirmation of eligibility. Cannot be combined with any other offers. Subject to 1099 reporting. Valid 08/01/2018 through 09/30/2018. Not valid for previous Neighbors Credit Union checking accountholders. ²Introductory rate is applicable for first year of loan. Rate is subject to change and credit qualifications. No additional discounts. Had there not been a rate discount, the applicable rate would have been 5.00% APR. APR adjusts annually during the life of the loan based on the Prime Rate published in The Wall Street Journal, plus a margin based on creditworthiness. Maximum APR is 15.0%. If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid. Not valid for existing Neighbors HELOCs. Other rates and terms available. \$100 gift card will be given at time of loan closing with an initial advance of at least \$10,000. Gift card offer valid 08/01/2018 through 09/30/2018. Cannot be combined with any other offers. ³New money only. Early withdrawal penalties may apply an reduce earnings. Valid for a limited time only. Restrictions apply. Ask for or visit NeighborsCU.org for more details. Membership eligibility required. Restrictions apply on all offers. See Neighbors Credit Union for full details on all offers. ⁴APR=Annual Percentage Rate. Rates and terms subject to change and subject to credit qualifications, as well as other factors. ⁵Offer valid 07/01/2018 – 08/31/2018, only on Visa Platinum business credit cards. Membership eligibility required. Restrictions apply. Contact Neighbors Credit Union for details on all offers. ⁶APR=Annual Percentage Rate. Rates and terms are subject to credit qualifications. Rate based on a 36-month term. Financing \$10,000 at 1.99% APR for 36 months would be \$286.38 a month. 1.99% APR includes checking, direct deposit and automated payment discounts. All rates shown are 0.25% higher without special offer, checking, direct deposit and automated payment. Offer does not apply to financing or refinancing a Neighbors Credit Union auto loan. Offer begins 6/1/18 and is for a limited time only. Interest will continue to accrue during deferral period. Membership eligibility required. Restrictions apply. See Neighbors Credit Union for full details. ⁷Membership eligibility required. Restrictions apply. New member must present flyer and open a new checking account with direct deposit and eStatements and/or a loan or credit card with at least a \$5,000 balance within 90 days. Cash bonus will be paid within 90 days of loan closing and/or checking account opening with direct deposit and eStatements and subject to 1099 reporting. Direct deposit and eStatements must be active within 90 days from time of checking account opening. Offer begins 01/01/17 and is for a limited time only. Restrictions apply. See credit union for full details.



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Download our apps:



(<https://itunes.apple.com/us/app/neighbors-credit-union-mobile/id441292241?mt=8>)



(<https://play.google.com/store/apps/details?id=com.ifs.banking.fiid3468>)



(http://www.amazon.com/Neighbors-Credit-Union-Kindle-Tablet/dp/B00C1GF1LY/ref=sr_1_1?ie=UTF8&qid=1398264587&sr=8-1&keywords=neighbors+credit+union)



If Federally Insured by NCUA (<http://www.ncua.gov>)




(<http://www.excessshare.com/>)

(<http://www.hud.gov>)



(<http://www.bbb.org/stlouis/business-reviews/credit-unions/neighbors-credit-union-in-saint-louis-mo-310010466#sealclick>)

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