



**MEMBER NEWS LETTER
OCTOBER 2019**

Holiday Loan

We will be offering our Holiday Loan, \$1500 for 12 months at 11.00%, November 1st through January 15th.

**Member Appreciation Day
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 4, 2019. Your 2020 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

October 18 & October 25, 2019
November 1 & 15, 2019
December 20, 2019

Holiday Closings:

Thursday, November 28 for Thanksgiving
Friday, November 29
Tuesday, December 24 for Christmas Eve
Wednesday, December 25 for Christmas
Tuesday, December 31 close at noon
Wednesday, January 1 for New Year's

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

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

Friday October 4th 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

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.

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

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.