

UK's Credit Union

Membership

Welcome to better banking! The Credit Union is one of the best places for you to keep your money and get loans! Because we're not-for-profit, we can offer you some of the best rates in town.

All UK faculty, staff and students are eligible to join, as well as your immediate family. We also serve several other groups in the Lexington area. Once you're a member, you can remain a member for life.

Direct Deposit

Have your check directly deposited into your Credit Union account. We have the forms available at each of our locations and we'll fill it out with you. We'll even save you time by sending it to the payroll office for you (for UK employees).

Savings

- Regular Share Savings
- Share Certificates
- Senior Savings
- Christmas and Vacation Club Accounts
- Individual Retirement Accounts
- Youth Accounts

Checking

- FREE! No minimum balance, or monthly service fee
- Instant issue Visa Debit Card
- Unlimited check writing
- First box of basic checks are free
- Free online bill pay & online banking
- Text* and e-mail alerts

Money Market

Earn a higher interest rate while having flexibility! The minimum deposit to earn interest is \$1,000 and is earned according to a tiered rate scale.

Loans

We make it easy with reasonable payment plans and competitive rates. Apply in person, over the phone or online.

- Auto Loans - new and used vehicles
- Personal Loans
- Mortgages - call 859.264.4200 and ask to speak with a mortgage representative
- Home Equity Loans - fixed and variable rates, with no annual fee
- Visa Signature and Platinum Credit Cards - great rates, CURewards and no annual fee

Joining is easy!

Visit one of our branches, call 859.264.4200 or join online at www.ukfcu.org.

You'll need to provide a government issued photo ID and \$25 for the minimum deposit into your Prime Share Savings Account.

Once you're a member you'll have access to all of the benefits we have to offer.



**UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION**