

CHIVAHO

FEDERAL CREDIT UNION

Building Relationships, *Changing Lives!*

A MESSAGE FROM THE CEO



I started my career at the Credit Union nearly 29 years ago. During this time I have witnessed incredible growth, numerous milestones, and countless achievements. All made possible through many years of hard work from employees and volunteers dedicated to our most valuable asset: our members.

As a member-owned financial cooperative, our goal is to provide you with valuable benefits such as competitive loan and deposit rates, access to over 55,000 ATMs worldwide, free online banking/

bill pay, and no monthly service charges.

Over the past three years the Credit Union has experienced many changes. We have opened a member service center in Chillicothe, launched a new website, transferred to a new debit card program and added a full range of mortgage loan products. All of these efforts have reestablished our solid foundation to: support future growth, create new product development opportunities and stay focused on members' evolving financial needs.

Going forward, we want to be your first choice for all of your financial needs. We are committed to building a strong relationship with you based on trust and providing an excellent member experience. We understand that everyone has unique situations and we want to be there for you on this winding road called life.

I welcome your comments or suggestions to help us improve and serve you better by "Contacting Laura" at lroberts@chivaho.com.

Our auto loan rates start as low as **2.75% APR***

*Annual Percentage Rate, Based on approval, contact us for complete details.

CHIVAHO FCU PLATINUM VISA



Whether you're paying for everyday expenses, making larger lifestyle purchases or transferring balances to consolidate high-interest debt make sure you are reaching for a Chivaho FCU Platinum Visa card.

When approved, you can be assured there are no teaser rates, no surprises, just a great low rate and lots of perks.

- No Annual Fee
- Balance Transfer 3.99%* APR for the life of the transfer balance

- Introductory Rate of 3.99%* APR for the first 12 billing cycles.....9.90% APR* there after
- ScoreCard Rewards turns your purchases into amazing merchandise, travel or experience rewards

Contact us for complete details.

*Annual Percentage Rate
*Subject to approval

FOUR REASONS WHY YOU NEED A PRE-APPROVED AUTO LOAN



HELPS YOU DETERMINE HOW MUCH YOU CAN AFFORD

Getting an auto loan pre-approval helps you know how much you can afford to spend before you even start shopping for a car so you can stick to your budget. If the salesperson tries to sell you a newer, more expensive car, you can feel more confident about declining the offer because you know how much you can comfortably spend and what your interest rate will be on your loan.



IMPROVES YOUR CHANCES OF GETTING A LOWER RATE

Getting pre-approved is often the best option when you're trying to finance a car because it can help you get a lower interest rate on your loan, which can save you money over the life of your repayment term. High-interest car loans are like a double-edged sword because while

your car is depreciating in value as you use it, you also must spend several years paying back your loan.



USE IT TO NEGOTIATE

Another benefit of getting a lower interest rate when you get a pre-approved car loan is that you can use it to negotiate if you purchase your car from a dealership. If the dealership wants to finance your auto, they will need to provide a better rate than your pre-approval rate.



ALLOWS YOU TO ACT AS A CASH BUYER

When you bring your pre-approval information to the dealership, you can negotiate the price of the car more effectively because you'll be acting as a cash buyer who can take their business elsewhere if your requirements are not met.



CONTACT US

VA Campus Branch

Address: 17273 St. Rt. 104,
Chillicothe, Ohio 45601

Toll-Free: (866) 695-4142

Phone: (740) 775-3381

Fax: (740) 775-3383

Email:

memberservice@chivaho.com

Business Hours

Monday-Friday: 8:00 AM–4:30 PM

Main Office

Address: 190 North Bridge St,
Chillicothe, Ohio 45601

Toll-Free: (866) 695-4142

Phone: (740) 775-3381

Fax: (740) 775-7654

Email:

memberservice@chivaho.com

Business Hours

Monday-Thursday: 9:00 AM–5:00 PM

Friday: 9:00 AM–6:00 PM

Saturday 9:00 AM–12:00 PM

VISA TRAVELMONEY

Wherever your plans take you, from across the street to across the globe, the Visa TravelMoney Prepaid card provides all the convenience and security you need.

- Safer than cash
- Accepted everywhere you see the Visa logo
- Convenient CUMONEY® mobile app to access & manage your card from anywhere 24/7
- Security of knowing your Credit Union can transfer funds from your account to your card when you need them - no matter where you may travel.

Taking TravelMoney along means you have everything you need for your trip, or can easily get it along the way.

The purchase of a new TravelMoney card is not available online. Please contact our member experience department to open a new card.

