



We are here to help our members and families recover from Hurricane Harvey. There is a great deal to do, and FedStar Credit Union wants to help our members every step of the way.

Now through September 30, 2017 FedStar Credit Union will provide the following free or discounted services to our members.

- Waiving overdraft/courtesy pay fees so that you have less to worry about (from 09-01-2017 through 09-30-2017, up to a maximum of five)
- Waiving early withdrawal penalties on time deposits
- Waiving some availability restrictions on insurance reimbursement checks
- Easing restrictions on cashing out-of-area and non-member checks
- Temporary credit terms for new loans\*\*\* (see promotion below)
- Free Skip a Payment on Any qualifying credit union loan
- Waiving late fees for credit card and other loan balances if delayed in the mail.

## **H.O.M.E. LOAN to Provide Help for Harvey**

### **Helping Our Members Endure**

Members are encouraged to obtain a Credit Union H.O.M.E. LOAN to help rebuild after the effects of Hurricane Harvey. We also invite new members to join the credit union to take advantage of all that the credit union has to offer.

Credit Union members are invited to obtain a H.O.M.E. Loan for up to 2 times their gross monthly income. To obtain this loan, simply provide the credit union with two consecutive paystubs from your employer. Sign up for direct deposit or payroll deduction to your savings or checking account, and allow us to take care of the rest.

Repayment terms are up to 36 months from first payment due date. Up to sixty days deferral of payments is permitted.

Interest Rate on this loan is 2.17% APR for loan terms up to 24 months. Over 24 months and up to 36 months, the interest rate will be 3.17% APR. Base FICO score for this loan is 600 with proof of income. Otherwise, the member should apply for a Lucky 7 Loan.

Valid through 09-30-2017