

Mil-Way Federal Credit Union

# Bring Your Auto Loan to Mil-Way & Load up on Savings!

Rates as low as

210% APR\* Make No Payment for up to 90 Days\*

Refinance your auto loan from another lender and take advantage of this great deal while it lasts.



To make this deal even "cooler," we're giving away three Yeti® Coolers valued at \$250 each! You'll be automatically entered to win when you refinance your auto loan with us.



MU-Way

FEDERAL CREDIT UNION

Call the branch near you or apply online at **Mil-Way.com**.



\*Annual Percentage rate is based on your credit qualifications. Membership eligibility required. Special rate applies to vehicles not already financed at MWFCU. Interest will continue to accrue during deferral period. Not all members will qualify for the 90-day deferral offer. Offer and rates are subject to change without notice. Hurry, this offer may be withdrawn at any time.

Texarkana AR 870-772-0661

Texarkana TX 903-832-2004

Federally Insured by NCUA

Ashdown AR 870-898-3742

2000 Arkansas Blvd. Texarkana, AR71854

"Jihorq ton soivrse si ytiroirq nuO"



# **WE'VE GOT THE HOME LOAN FOR YOU**

# FIXED RATE MORTGAGES

4.09% 4.64% 15 years

20 years 30 years

# **HOME EQUITY LOANS**

5 years

10 years

No matter which remedy you choose, you'll get a \$100 Home Improvement gift card when you close your loan!

Apply online at Mil-Way.com or call the branch near you!

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\*Annual Percentage rate will be based on your credit qualifications. Certain restrictions apply. MWFCU will finance up to 100% LTV on Arkansas home equity loans and 80% LTV on the refinance of a first mortgage in Arkansas. For Texas, MWFCU will finance 80% LTV on both mortgage and home equity. Rates quoted as of February 5, 2014.

# Welcome Miller County Teachers

Miller County Teachers FCU has merged with our credit union to create even more opportunities for all members! This merger brings together two great financial cooperatives with one goal in mind...to better serve you! We welcome our new members and hope you will take advantage of the wide array of new products and services now available to you at Mil-Way.

# **Our Website Makeover is Complete**

We've completely updated our website to better serve you! The new look and design make it even easier to find what you're looking for. It's also easy to browse the latest promotions and offers from your credit union. If you haven't done so already, visit our site and take a look around!

# We Need Your Email Address!

It's easy to stay in touch with your credit union via email! If you don't currently have an email address on file, or you've changed your primary email, please let us know. When we have a good email address on file, you'll be the first to know about credit union news, promotions and other important information. Give us a call and update your email address today!

# Your Credit Union is on facebook

Like our page to keep up with the latest credit union news and special promotions and giveaways. We also post helpful financial tips on our page! We love to hear from our members, so please comment and let us know how we're doing.



# It's Tax Time—Come to Mil-Way for your IRA Share Certificate!

If you're looking for a smart way to save, Mil-Way FCU offers a safe and convenient place to invest for the future, without assuming major risks. Our investment accounts usually pay higher dividends than most other financial institutions, and they're insured up to \$250,000 by the NCUA.

We offer traditional Individual Retirement Accounts (IRAs) for members looking for ways to save and invest their money for the future while reducing their tax burden at the same time. If you have questions, give us a call and our experts can help guide you in the right direction!

# Make your Financial Life Easier

### **Online Account Manager**

Sign up for our Tran\$Expre\$\$ online account manager and manage your Mil-Way accounts when it's convenient for you.!

> Verify Account Balances • Review Account History Make Transfers • Make Loan Payments • and much more!

Save a trip to the post office and pay all of your bills from the convenience of your home or office. Enroll in online bill pay today!

## **HOLIDAY CLOSINGS**

Memorial Day Monday, May 26, 2014

> **Independence Day** Friday, July 4, 2014

Labor Day Monday, September 1, 2014

Columbus Day Monday, October 13, 2014

**Veterans Day** Tuesday, November 11, 2014

**Thanksgiving Day** Thursday, November 27, 2014

**Christmas Day** Thursday, December 25, 2014

New Year's Day Thursday, January 1, 2015



### **BRANCH LOCATIONS**

Texarkana, AR 2000 Arkansas Blvd. Texarkana, AR 71854 Phone: 870-772-0661

Drive Thru Hours: Monday-Wednesday 8:00 a.m to 5:00 p.m.

Thursday-Friday 7:30 a.m. to 6:00 p.m.

Saturday 8:30 a.m. to 12:00 p.m.

Lobby Hours: Monday-Friday 9:00 a.m to 5:00 p.m.

### Texarkana, TX

5001 West 7th St. Texarkana, TX 75501 Phone: 903-832-2004

Lobby and Drive Thru Hours: Monday-Friday 9:00 a.m to 5:00 p.m.

### Ashdown, AR

140 Hwy 71 South Ashdown, AR 71822 Phone: 870-898-3742

Lobby and Drive Thru Hours: Monday-Friday 9:00 a.m to 5:00 p.m.

### E-MAIL

memberservices@mil-wayfcu.org webmaster@mil-wayfcu.org marketing@mil-wayfcu.org loandept@mil-wayfcu.org

### WEBSITE

www.mil-way.com

Federally insured by NCUA



