

Mower County Employees Credit Union

1202 N. Main Street, Austin, MN 55912

www.mowercountynecu.org (507) 437-6360

Monday – Friday 11 AM to 4 PM

Extended Thursday Hours in Summer



Spread New Year Cheer

Refer a new member by **January 31st** and **earn a \$20.00 Gift Card for each new referral.**

Both YOU and the NEW member receive \$20

ALSO add your name to our
Winter Gift Basket Drawing

Drawing to be held January 31, 2020

Who can join?

Everyone who works or volunteers for Mower County Soil Conservation, Mower County Housing Authority, Mower County Senior Citizens and all other Mower County departments! In addition your spouse, relatives of either of you or your spouse including children, grandchildren and their family may be members.

Spread the cheer of membership -- Refer your coworkers and family today!

18-Month Bump-Up Certificate

Starting At 1.65% APY

Starting at 1.65% APY with the added opportunity to bump the rate one time during the duration of the certificate.

Start at a higher rate based on your membership relationship!!

Have a checking with us? Add on 0.05% more! Financed a loan? Add on 0.05% more!
Established direct deposit? Add on 0.05% more! Enrolled in eStatements? Add on.....
Purchase using your debit card? Add on 0.05% more! Mortgage with us? Add on.....

LIMITED TIME SPECIAL AVAILABLE UNTIL JANUARY 31, 2020

APY is Annual Percentage Yield. Base rate is 1.65% APY and availability may change. Starting rate can be increased based on credit union relationship offering 0.05% increases for each additional approved product/service utilized. Establishment of added relationships not required to earn starting base rate. Offer open to new account with new money deposit or renewing certificates when at least \$500 of new funds are added at renewal. One-time bump available for remaining duration if credit union rates for similar or shorter term is higher than initial deposited rate. Written bump request required and procedure will be outlined at deposit.



NMLS #1154437



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Home Equity, Lines of Credit and Advantage Refinance

Offering LOCAL home loan solutions
from application to pay off!

Mower County Employees CU



Home Equity & Lines of Credit

The Mower County Employees Credit Union offers convenient and straight-forward solutions *to help you achieve your financial goals*. Are you considering financing using the equity in your home? See us for a variety of budget friendly and low-cost solutions.

Whether you are looking to remodel your home, take a family vacation, finance college expenses or more we have a solution that fits your needs.

Refinance Your First Mortgage

Is your home financed with another lender? Are you tired of having your loan's servicing transferred to different lenders? Do you prefer to work with local and trusted representatives? You've come to the right place – your friendly and *member-owned* credit union – where you're in control of your money.

Our Home Advantage Refinance gives you the “advantage” in financing your home.

- Low closing costs
- 15-year or 20-year terms
- Fixed rate and Life of loan servicing

Contact Your Local Member Representatives

Jan Harmer, NMLS #1886639

jan@mowercountyequ.org

Stephanie Riles, NMLS #651040

stephanie@mowercountyequ.org

Apply Online, In Person or Over the Phone

www.mowercountyequ.org



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