



A Monthly Publication for Members of Commonwealth One Federal Credit Union



The "Best Auto Loan in Town" Award Goes to... Commonwealth One!

As a certified auto loan "Great Rate" lender, we're proud to report that our rate of 1.74% APR* has proven to be the best rate that saves members the most money – and that's not even our lowest rate! We'll help you pay less on interest with rates starting at just **1.49% APR.***

Discover how much you can save by choosing us for your auto loan. Simply:

1. Visit our cofcu.org homepage.
2. In the Great Rate application, select auto loan.
3. Type in your zip code to compare rates.
4. See how much money we could save you over other financial institutions in your area.

It's that easy! Visit cofcu.org today or call us at (703) 823-5211 to see why we're the better choice for all your banking needs.



Certified to Save you money™



Make Your Move

Start with a 5/5 Adjustable Rate Mortgage!



When you're ready to purchase a home, consider our 5/5 adjustable rate mortgage (ARM). Ideal for those who plan to sell or refinance their home in the next five years, this loan option offers:

- Best rate available for a five-year term
- Lower payment than a 30-year fixed-rate mortgage payment
- No interest rate changes for the first 60 months
- Rate adjustment once every five years, with a 2% cap at each adjustment and a lifetime cap of 5%

Ready to make your move? Visit cofcu.org/mortgage or call:

- Stella Evans (Harrisonburg, VA) at (540) 209-9251, x1293
- Tim Cline (Harrisonburg, VA) at (540) 801-1296
- John Springer (Washington, D.C. Metro) at (703) 823-5211, x7625

Stella Evans, NMLS #270943. Tim Cline, NMLS ID#192313. John Springer, NMLS ID#40971. Member Advantage Mortgage LLC, Mortgage Lender License MC-5045, NMLS ID#1557 (www.nmlsconsumeraccess.org).

Pay Bills and Get Paid

Bill Pay Free Living Sweepstakes. You could win \$3,000!

This is your last chance to win our Bill Pay Free Living Sweepstakes! Every time you use Bill Pay to pay a bill through the month of June, you'll be automatically entered into our giveaway to have your monthly bills reimbursed – up to \$3,000.

Don't wait! Visit Online Branch to enroll and pay bills today.



No Equity? No Problem!

NEW! Zero Equity Loan

Borrow up to \$25,000 with variable rates as low as **6.9% APR***

Bank Here, There & Everywhere!

Don't let errands get in the way of enjoying your summer. Take charge with the convenience of our Mobile App and no-fee ATMs within the Allpoint™ Network!



No matter where this summer takes you, stay connected to your accounts with:

- **Mobile Apps** – Check account balances and transactions, transfer money between accounts, pay bills, and more, right from your Apple® or Android™ device.
- **Mobile MyDeposit** – Snap a picture of a check to deposit it right to your account, anywhere, anytime. It's easy, fast, secure, and completely free!
- **Popmoney®** – Pay the neighbor who mowed your lawn, send money to the babysitter, or split the cost of tickets to the baseball game with Popmoney.® All you need to send money to your friends, family, or just about anyone is their email address or mobile phone number. You can even request and receive money, too.
- **Easy, No-Fee Cash Access** – Access the cash you need at 55,000+ no-fee ATMs in the Allpoint™ Network across the United States, Canada, Mexico, United Kingdom, and Australia.

Download our Mobile App today!

your summer lifesaver...

skip-a-pay

Skip a loan payment and have extra cash for summer fun. Visit cofcu.org/skip.



Commonwealth One
Federal Credit Union
Your Lifetime Financial Partner

P.O. Box 9997 • Alexandria, VA 22304-0797 • cofcu.org
facebook.com/cofcu • Routing number: 256078365
(703) 823-5211 • (800) 424-3334

Text Banking Short Code: 59289

PhoneOne 24/7 Account Information: (703) 823-5211 • (800) 424-3334

Visa® 24-hour info line & lost or stolen card:

Credit Card: (866) 820-5871 • Debit Card: (800) 472-3272

Nationwide Shared Branches:

(888) SITE-CO-OP • co-opsharedbranch.org

Nationwide Allpoint™ Surcharge-Free ATMs: allpointnetwork.com



Federally Insured
by NCUA



FEATURED RATES

Loan Rates	APR* Range
New Cars	
Up to 36 months	1.49 - 9.99%
37 - 60 months	1.74 - 10.24%
61 - 72 months	2.24 - 10.74%
73 - 84 months	2.99 - 11.49%
Used Cars: 2010 models and newer	
Up to 36 months	1.49 - 9.99%
37- 60 months	1.74 - 10.24%
61 - 72 months	2.24 - 10.74%
73 - 84 months	2.99 - 11.49%
Used Cars: 2009 models and older	
Up to 60 months	3.74 - 12.24%
61 - 72 months	4.24 - 12.74%
Home Equity Loans	
NEW Zero Equity Home Loan	6.90 - 18.00%
EquityPlus	3.74 - 7.74%
EquityFive (variable)	3.74 - 7.74%
EquityLine (variable)	3.25 - 7.25%
OneLine of Credit (variable)	8.00 - 11.25%
Personal Loans (Up to 60 months)	7.90 - 16.40%
Visa® Cash Back (variable)	8.25 - 17.25%
Visa® Platinum CURewards®	8.90 - 10.90%

For mortgage and other rates, visit cofcu.org.

*Rates effective 5/1/15 and subject to change. Rates shown are fixed unless otherwise noted. APR=Annual Percentage Rate. Some rates quoted reflect a .50% reduction for Loan Loyalty Rewards. Example: 1.99% (current rate) less .50% Loan Loyalty Rewards equals 1.49% (your final APR). Equity loans require 90% LTV. LTV=loan to value. Refinanced funds cannot be used to pay off existing Commonwealth One loan balances. For more information, please contact us.

NOTES

All Staff Meeting: Wednesday, June 3, 2015

Commonwealth One branches and the Call Center will open late on Wednesday, June 3, to facilitate a company-wide meeting. Opening hours will vary by branch and will be posted at each location and on our website. This meeting will provide an opportunity for training, enhanced communication, and recognition of employees.

Holiday Closing

Independence Day – Saturday, July 4