

## LEARN

### 2015 Annual Report Available

The Connexus 2015 Annual Report is now available on our site. You can read messages from our CEO/Board Chair, review our annual performance, and learn how your credit union improved in 2015.



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### Debit Cards: Steps to Minimize and Prevent Transaction Failure



If you've ever tried to use your debit card to make a transaction and the cashier tells you your card was declined, your mind probably went straight to the worst-case scenario — fraud.

If that happens, it can be an incredibly stressful time. You have to contact your financial institution, freeze your card, check your account history, and find another way to make transactions. It can be a serious burden, especially if you're caught unprepared.

Here are some pointers to help ensure your debit card works when you need it, and tips on how to be prepared should you encounter a situation when your debit card can't complete a purchase.

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### Connexus Closed on July 4th

All Connexus branches and offices will be closed Monday, July 4th. We hope you have a safe and happy holiday!



## earn

### Money Market Accounts: Earn High Yields with Ease



With great flexibility, easy access to your money, and interest rates up to 1.15% APY<sup>1</sup>, Connexus Money Market accounts are among the best in the nation. Not only do Money Market accounts yield more than traditional savings accounts, once opened, they have no minimum balance required, earn interest on balances over \$1,000, and more.<sup>2</sup>

APPLY NOW

<sup>1</sup>Annual Percentage Yield (APY) accurate as of 6/15/2016. Money Market Share Account rates are subject to change and will be finalized on the last day of the dividend period. Active checking and deposit balance over \$100,000 required to earn the stated rate. Active Checking is defined as having at least one (1) Direct Deposit of net pay, including salary, wages, government benefits or pension made to the account each month; having 10 checks, ACH withdrawals, and/or debit card transactions clear the account by the last business day of each month; and electing to receive eStatements.

<sup>2</sup>Applicable fees may reduce earnings. Minimum amount required to open a Connexus Credit Union Money Market account is \$1,000.

## SAVE

### Pay for College the Smart Way with Sallie Mae

College is expensive, but we're here to help you. Connexus has teamed up with Sallie Mae<sup>®</sup> to provide you access to the new Smart Option Student Loan<sup>®</sup> program. It's the perfect solution to help you pay for expenses that aren't covered by scholarships and federal loans.



These loans feature three flexible repayment options, competitive rates, and no origination fees or prepayment penalties. And that's just a few of the many loan features offered.

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### Large Expenses Piling Up? Use Your Home as Collateral



When you need money for major expenses, like family vacations, home renovations, new cars, debt consolidation, and more, you can apply for a Home Equity Line of Credit (HELOC).

Connexus offers HELOCs with low rates, affordable payment plans, and zero annual fees. Expenses add up quickly, and it's important to have a plan for the moments in life that need a little extra support. Make a HELOC part of your plan.

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### 'Tis the Season to Refinance Your Auto Loan

It's hot outside, but don't sweat your monthly car payments. If they're too high, you can easily refinance your car loan online, over the phone, or at a Connexus branch location.



Get a rate as low as 2.49% APR<sup>3</sup>, a lower monthly payment, and \$150 cash back<sup>4</sup> for refinancing. It's fast, easy, and can help reduce your monthly expenses.

[APPLY NOW](#)

<sup>3</sup>[Auto Loan Disclosures](#)

<sup>4</sup>[Auto Loan Disclosures](#)

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