



**Kent Credit Union**  
We Make Banking Better.

# CommonBond

SERVING ALL OF PORTAGE AND SUMMIT COUNTIES!

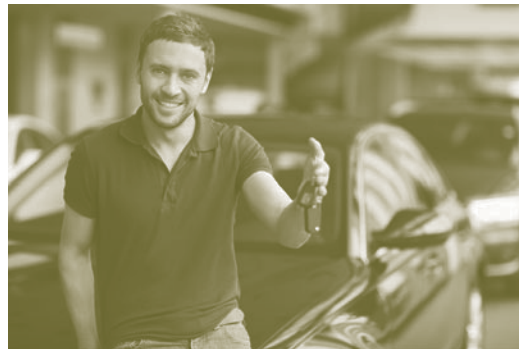
**SPRING 2015**  
2085-NEWS-0415

## Choose Kent CU for Your Auto Loan

If you're thinking about shopping for a new or used vehicle, don't forget: Kent Credit Union should be your first stop. We have financing for new and used cars, trucks, and motorcycles. There are so many great reasons to choose Kent CU for your auto loan:

- Apply online at our website - [www.kentcu.com](http://www.kentcu.com)
- Our 24-Hour Loan Hotline is available any time - 330-678-2443
- Stop in at either our Kent or Ravenna branch to apply in person
- Competitive rates & flexible terms
- Refinancing is available to save you money on existing auto loans from other financial institutions

For an even better deal, get pre-approved before you start shopping. You'll know exactly what you can afford to spend on your new ride, and have real bargaining power at the dealership. So stop in, call or click today and let us help you buy your next vehicle.



## Move In By Summer With a Kent CU Mortgage

Whether you're shopping for your very first home, upsizing or downsizing, Kent Credit Union can help you finance your home. Now's the perfect time to buy real estate, because it's a buyer's market, which means there are lots of properties to choose from, with motivated sellers who are ready to make a deal. Mortgage interest rates are low, too! Kent Credit Union's flexible mortgages with competitive, low rates can help you move into your new home by summer! Give us a call today, and we can match you with the mortgage that fits your budget and your goals.

- **First Mortgages**
- **FHA Loans**
- **VA Loans**
- **USDA Rural Development Loans**
- **ARMs** (Adjustable Rate Mortgages)



**Lexanne Annis**  
Mortgage Specialist  
Call her at our Kent office at 330-593-6696 or email her at [lannis@kentcu.com](mailto:lannis@kentcu.com).  
NMLS# 286669

## Kent CU **NEW!** Mobile App is Now Here!



As the saying goes... there's an app for that! Now you can download our new and improved Kent Credit Union app from the App Store! If you have our current app, delete that one and add THIS one! It's new and has more bells and whistles than the previous app. This is not an upgrade, it's an entirely new app that gives you access to every service available on Virtual Branch. You can check balances, transfer funds, make a loan payment, even pay your bills. Download it today!

**Now it's easier than ever. And FREE!**

Here's how:

- Visit the App Store
- Search for Kent Credit Union and look for our logo
- OR... Visit us online at [www.kentcu.com/mobilemoney](http://www.kentcu.com/mobilemoney)  
Install the app, login and enjoy the convenience of mobile banking!



**Kent Credit Union**  
*We Make Banking Better.*  
[www.kentcu.com](http://www.kentcu.com)

**KENT**  
 6020 Rhodes Road  
 Kent, OH 44240  
 Phone: 330-678-2274  
 Fax: 330-678-6252

**RAVENNA**  
 271 South Chestnut Street  
 Ravenna, OH 44266  
 Phone: 330-298-0400  
 Fax: 330-298-0404

**OFFICE HOURS**  
 Monday - Thursday 9am - 5pm  
 Friday 9am - 6pm  
 Saturday 9am - 1pm

**24-HOUR LOAN HOTLINE**  
 330-678-2443

**TELEPHONE BANKING**  
 855-845-4042

**TOLL-FREE**  
 888-221-7556

**ATM NETWORKS**



**LOAN PRODUCTS**

New & Used Vehicle Loans  
 First & Second Mortgages  
 Home Equity Loans  
 VISA® Credit Cards  
 Consumer Loans

**SAVINGS PRODUCTS**

Savings & Checking Accounts  
 Debit Cards & ATM Cards  
 Christmas & Vacation Clubs  
 IRA Accounts & Certificates  
 KCU Money Maker

**OTHER MEMBER BENEFITS**

CUNA Insurance Products  
 Free Notary Service  
 Shared Branching  
 Money Orders  
 Wire Transfers

*We serve anyone who lives, works, attends church or school in Portage and Summit Counties.*



Each member account is federally insured up to \$250,000 per member by the National Credit Union Administration.



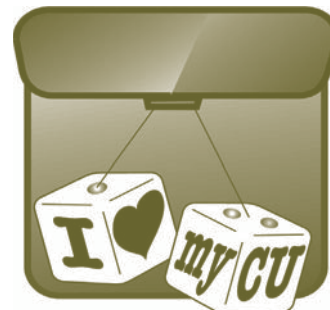
## Save Up To 15% on Sprint Cell Phone Plans

You need a cell phone — now we can help you get a great discount on your monthly plan. We've teamed up with Sprint to offer all Kent Credit Union members several great packages to fit your cell phone use, whether it's a basic phone or a smartphone with unlimited data. Get up to 10% savings on personal Sprint monthly plans, and up to 15% off business service from Sprint. If you already have a plan from Sprint, you may be able to save even more!



*Find out more about this great offer by visiting [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org).*

**Remember you have until April 15, 2015 to open or contribute to an IRA for your 2014 income tax filing. Call us for more information.**



### QUICK TIP

## How to Change Your Account Names in Virtual Branch or Mobile App

Do you get confused when looking at all of your accounts when you're logged into Virtual Branch? Did you know you can rename those accounts so it's not a bunch of numbers with a suffix letter?

Here's how.

1. Log into Virtual Branch from a computer (not a mobile device such as a tablet or smartphone.)
2. Click on the Self Service Tab.
3. Find the Personal Options Section.
4. Click on the Accounts List.
5. A list of your accounts will come up. You'll see a series of numbers with a suffix letter.
6. Simply click on the account name, and you'll have the option of giving it a "Nickname."
7. Type in what you want to call that account. For example, "Joe's Honda" or "Computer Loan."
8. Log out and the next time you log in to Virtual Branch or Mobile App, your accounts will be renamed.

**Holiday Closings**

Memorial Day  
Monday, May 25

Independence Day  
Saturday, July 4

Remember we now belong to the Allpoint ATM network.



This is a surcharge-free ATM network that all Kent CU members can use with their Kent CU debit card.