



**TOP TIER**  
FEDERAL CREDIT UNION

*The CU Vault*  
Your Credit Union's Monthly Newsletter



**April  
2025**

## Auto & Home Equity Loan Specials!

6 MONTH INTRODUCTORY RATE

**1.99%**  
APR\*

RATES AS LOW AS 5.74% \*APR  
AFTER 6 MONTH  
INTRODUCTORY PERIOD

**AUTO LOAN  
SPECIAL**

UP TO 72 MONTHS  
100% FINANCING



APR\* = Annual percentage rate. 1.99% APR applies for first 6 months of loan. Following introductory period, APR will change to approved rate, which could be as low as 5.74% APR. Rates include 0.25% discount for auto drafting your account at the Credit Union. Requires 0% down payment. Special rate applies up to 72 months on purchase or refinance of vehicle 2022 and newer. 72 monthly payments of \$16.47 for each \$1,000 borrowed. Rates shown are for qualified borrowers and subject to change without notice.  
Offer does not apply to current loans financed at Top Tier FCU. Other Rates and Terms Available.

**START YOUR LOAN APPLICATION AT [WWW.TOPTIERFCU.ORG](http://WWW.TOPTIERFCU.ORG)**



**HOME EQUITY  
LOAN SPECIAL**

6 MONTH INTRODUCTORY RATE

**1.99%**  
APR\*

RATES AS LOW AS 5.99% \*APR AFTER  
6 MONTH INTRODUCTORY PERIOD

APR\* = Annual percentage rate. 1.99% APR applies for first 6 months of loan. Following introductory period, APR will change to approved rate, which could be as low as 5.99% APR. Rates include a .25% discount for auto drafting your account at the Credit Union. Maximum 80% LTV. A sample monthly payment based on \$25,000 at 5.99% APR including introductory 6-month rate of 1.99% APR for a 5-year repayment is \$475.00. Rates shown are for qualified borrowers and subject to change without notice. Offer does not apply to current loans financed at Top Tier FCU. Other Rates and Terms Available.

***Up to \$15,000 available for eligible First Time Homebuyers***

Starting April 22, First Time Homebuyers are eligible to receive up to **\$15,000** towards their down payment and closing costs through the First Front Door Program.



Contact our Mortgage Department for more information or start your Mortgage application online at [www.toptierfcu.org](http://www.toptierfcu.org)

### Privacy Notice

Every year the Credit Union updates its Privacy Policy. These changes can be accessed on our website [www.toptierfcu.org](http://www.toptierfcu.org). Click the Privacy Policy link located at the bottom of our homepage under **Helpful Links and Disclosures**.



### Member Appreciation Week



We will hold **Member Appreciation Week** **April 14 - April 18**. Members can stop by for snacks and free CU merchandise at any of our branch locations.

***Thank You to Our Members!***



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[www.toptierfcu.org](http://www.toptierfcu.org)

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