

# FIREFLY CREDIT UNION IS NOW OPEN IN MAPLE GROVE!

Enjoy special Grand Opening offers February 20-25, 2017.

Firefly Credit Union is a local credit union that has been part of the Greater Twin Cities Community<sup>SM</sup> for more than 90 years.

As a not-for-profit financial institution, we are able to provide our members with lower loan rates, higher savings rates, & lower/fewer fees. Firefly is member-service driven and is guided by a volunteer member-elected Board of Directors who represent our members' interests. Your goals are our priority, and we exist to help you reach them!

Not a member? Not a problem - Firefly membership is available to those who live, work, worship, attend school, or volunteer in the Twin Cities.

Learn more about Firefly today by visiting [fireflycu.org](http://fireflycu.org).

Join us for Maple Grove's ribbon cutting ceremony:  
Wednesday, February 22, 2017 at noon.

11121 Fountains Drive North, Maple Grove, MN 55369

**Basic Terms for Special Promotions:** All new accounts and corresponding bonuses subject to qualifications. Specials in this flyer cannot be combined with other offers. Please allow up to 2 weeks for any savings bonus to post to your account. APR= Annual Percentage Rate. Loans are subject to credit approval. **1** Free & First Step Checking prospective dividend rate for January 2017 is 0.05% APY. Rates subject to change. Fees may reduce earnings. **2** \$1,000 spending level must be met within 90 days of the account open date to qualify for \$100 reward. PIN based transactions, cash advances and balance transfers do not count towards the spending level to receive the cash reward. Cash reward will be deposited into share savings account. Visa® Card Account must remain open, in good standing, and not be over the limit or delinquent at the time the exclusive cash back is posted to the share savings account. Allow up to 60 days after the 90 day spending period for deposit to be posted. **3** Rate effective as of 01/09/17. The variable APR for a HELOC ranges from 4.50% - 7.00% depending on credit qualifications, term and Loan to Value ratio (LTV). Home Equity Loans available in select states and closing costs vary by state. The average closing cost is \$300 (in most cases, members pay little or no closing costs with offer) but can range from \$50 - \$1,500 and does not include the cost of appraisal if one is required. Typical appraisal cost is \$380. The closing cost offer requires \$15,000 new credit line approved or a \$15,000 increase in an existing home equity credit line with Firefly Credit Union. Interest rate will not exceed 18% APR. Property insurance is required. **4** To receive a free gas card your loan must be one of the first 25 vehicle loans pre-approved between 02/20/17-02/25/17 and loan booked by 03/25/17. Gas card will be delivered approximately two weeks after booking. Loan must be new to Firefly Credit Union of \$15,000 or more. No internal refinances. **5** Rates as low as 1.49% APR for 60 months. 100% Financing available including tax, Title and License. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 02/20/17-03/25/17. Rate assumes auto pay relationship and is offered on model years 2013 and newer. Rate based on term, age of collateral and credit qualifications. This offer cannot be combined with any other offer except those listed on this advertisement, with exception of \$50 gas card offer. Payments may be deferred for up to 90 days, but interest will accrue for first 90 days without payments. Finance charge begins from date of purchase and is repaid over the term. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. © 2017 Enterprise Car Sales. **6** Share Savings account required for membership with a minimum deposit of \$5. Dividend paid 12/31/16 was 0.10% APY and subject to change quarterly. Must meet membership requirements to open account. **7** No purchase necessary. Must be 18 years of age or older to win. One entry per individual. Entries must be received by close of business 02/26/17. Contact us at (952) 736-5308 for more details and official rules.

Equal Housing Lender. Federally insured by NCUA.



**OPEN A FREE CHECKING ACCOUNT AND RECEIVE**

**\$25** for opening your account, and **\$25** for setting up direct deposit within 60 days. <sup>1</sup>



**OPEN A NEW BUSINESS CHECKING ACCOUNT AND RECEIVE \$75**



**OPEN A NEW FIREFLY VISA® REWARDS CREDIT CARD AND EARN**

**\$100** when you spend **\$1,000** in the first 90 days. <sup>2</sup>

**Transfer your balance & save!** Get 1% Cash Back on balance transfers to your Firefly Visa® Rewards Credit Card through 3/31/2017. <sup>2</sup>



**APPLY FOR A HOME EQUITY LINE OF CREDIT WITH RATES AS LOW AS**

**4.50% APR** and no closing costs up to **\$350** Loan must be booked within 90 days. <sup>3</sup>



**FINANCE A VEHICLE LOAN FOR AS LOW AS**

**1.99% APR** on model years 2013 and newer. Plus, get a **\$50** gas card. <sup>4</sup>

**... or purchase your vehicle through Enterprise** to receive .50% off qualifying rate. <sup>5</sup>



**HELP YOUTH CREATE GOOD FINANCIAL HABITS. THEY'LL RECEIVE**

**\$10** when they begin a membership with Firefly by opening a Share Savings account. Plus, another **\$25** when opening a First-Step Checking. <sup>1,6</sup>



**ENTER TO WIN**

Visit Maple Grove during our grand opening week to enter to win a **48"** Smart Television! <sup>7</sup>



**PLAN FOR A BRIGHTER FUTURE**

Meet with one of our Firefly CU Advisors to receive a **\$10** Caribou Coffee gift card.

