



**YOU'VE WORKED HARD FOR YOUR HOME.**  
**NOW LET YOUR HOME WORK HARD FOR YOU.**

## IT'S NEVER BEEN EASIER.

Start your Home Equity Line of Credit today.

APPLY TODAY.

**NO Closing Costs\***  
**NO Annual Fees**

1. **APPLY**
2. **SUBMIT REQUIRED DOCUMENTS.**
3. **CLOSE ON YOUR LOAN - START USING!**

While other financial institutions are charging more in fees, Bridge Credit Union is eliminating them. Did you know that the average annual fee is \$25-\$35 a year (according to mtgprofessor.com)? With a 10 year HELOC, that would be a \$250 - \$350 fee for the life of a loan. PLUS, on top of that, closing costs can set you back an additional \$750 (homeguides.com).

We want to eliminate that burden of extra fees and hassle. In fact, members who are currently taking advantage of our Home Equity Line of Credit will no longer pay the \$35 Annual Fee they were being assessed. We believe this will serve as a cost savings to our members. **With NO closing costs & NO annual fee - it can save a member up to \$1,100 in fees alone** - not counting the interest savings they may also earn.

**Make transfers in person, over the phone, or online.** Similar to a credit card, you pay interest only on the amount you use. Use your Home Equity Line of Credit as often as needed, on whatever you need it for. Call us at **800.434.7300** or visit **www.bridgecu.org** to get started.

\*Limited time offer. Rate could adjust quarterly, tied to Prime Rate. Available on new HELOCs only. A new line of credit minimum account of \$5,000 is required. Loans available to qualified borrowers for owner occupied properties. Proof of homeowner's insurance is required. Please consult your tax advisor for tax deductibility. Offer for qualified borrowers with credit scores of 620 or higher. Certain restrictions may apply. Offer subject to change at any time. Not valid with any other special offers. Bridge membership required. Contact a Bridge mortgage loan officer for any applicable restrictions and further program details. Equal Housing Opportunity Lender. Bridge Credit Union NMLS# 402575. Federally insured by NCUA.

## News & Resources

Check out recent blog posts under "For You" at [www.bridgecu.org](http://www.bridgecu.org).

### Recent Articles

- **Recipes of the month:**  
 "Grilled Honey Chili Lime Chicken"  
 "Blueberry Peach Tart"
- **Important Update Regarding New Shared Branching Regulations**
- **Five Financial Goals for Fall**

### Instagram Photo Highlight

@bridgecreditunion We are open! If you live in the #DaytonOh area stop in and check out our newest location at 110 N Main Street (Premier Health Building) #bridgecreditunion #premierhealth





## SCHOLARSHIP OPPORTUNITY

Bridge helps students and parents take a bite out of rising tuition costs. Each year, students who are members with Bridge can apply for the Joseph W. Gentry Memorial Scholarship. The scholarship can be used for expenses related to post-secondary learning. This year, Bridge Credit Union is awarding 2 scholarships for \$2,000 each. Each entrant must answer the question below to the best of their ability. Creativity is encouraged!



To complete the application and view the complete terms and rules of eligibility, please visit [www.bridgecu.org/scholarship-program](http://www.bridgecu.org/scholarship-program). Please have your application completed by **October 31, 2018**.

### SCHOLARSHIP QUESTION

If you ran your credit union, what initiatives/programs/products would you implement to foster the philosophy of "People Helping People"?

PUT YOUR MONEY WHERE  
THE MIRACLES ARE.

### SHOP FOR MIRACLES

Together we can  
make miracles for kids  
in our community!



### We're Making Miracles International Credit Union Day October 18, 2018

This International Credit Union Day we are celebrating the credit union difference by making a difference. We invite you to Shop for Miracles with your Bridge credit or debit card on October 19th. Each time you use your card that day, we'll donate **\$0.25** to Nationwide Children's Hospital or Dayton's Children's Hospital.

**Together we can make  
miracles for local kids!**

Join us on **October 18, 2018 for International Credit Union Day!** We will be hosting various celebrations at our three branches in honor of our members.

### Upcoming Holidays Observed

**Columbus Day** - Monday, October 8, 2018  
**Veterans Day** - Monday, November 12, 2018  
**Thanksgiving Day** - Thursday, November 22, 2018  
**Christmas Eve** - Monday, December 24, 2018

**Christmas Day** - Tuesday, December 25, 2018  
**New Year's Day** - Tuesday, January 1, 2019  
**Martin Luther King Jr. Day** - Monday, January 21, 2019

Any further closures will be posted on our website [www.bridgecu.org](http://www.bridgecu.org). Remember, you can access your accounts 24/7 with our online banking and mobile app.