



FALL INTO A LOWER RATE

Refinancing is easier than you might think. The leaves are falling... could your interest rate fall, too?

With auto rates **as low as 3.00% APR***, now is a great time to take another look at your existing loans and see whether refinancing could help you save.

Already a Your Hometown Federal Credit Union member? Even better. Getting started can be as simple as giving us a call or sending your loan officer an email.

Just ask, "Could I save by refinancing?" We'll take it from there and help you explore your options. No need to overcomplicate it. Just one simple conversation could lead to a lower rate and more money staying in your pocket.

🍁 **New season. Lower rate. Easy start.**
Give us a call or email your loan officer today to see if refinancing is right for you.

*Annual Percentage Rate (APR): Rates as of March 1, 2025, and subject to change without notice. Credit score, vehicle age, mileage, and loan term will determine final rate. Other terms and conditions may apply.

Hometown **VALUES**
Hometown **CREDIT UNION.**



270-247-6458 | yourhometownfcu.org
2338 US-45, Mayfield, KY 42066
Monday - Thursday | 8:00 am - 4:00 pm
Friday | 8:00 am - 5:00 pm

Holiday Closures

October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
November 27	Closed
December 24	Closing at 12pm
December 25	Christmas Day
December 31	Closing at 12pm
January 1	New Year's Day

A new season is a great time for a quick financial check-in!

Take a few minutes to review your automatic payments, cancel subscriptions you no longer use, check your savings goals, and make sure your contact information is up to date.

A little fall cleanup now can help you finish the year strong! 🍁

Federally Insured by NCUA.  EQUAL HOUSING LENDER



A Hometown
Kind of Fall

4th Quarter | 2026 Newsletter

Thank You!

As fall settles in and the year begins to wind down, we're reminded of just how much we have to be thankful for—especially you, our members. Your continued trust in Your Hometown Federal Credit Union allows us to do what we love most: serve the people and community we call home. We're grateful to be part of your financial story and honored that you continue to choose Your Hometown Federal Credit Union.

Fall also gives us a chance to slow down, reflect on the year, and appreciate the people who continue to help Your Hometown Federal Credit Union grow. We're especially thankful for our Board of Directors and the time, leadership, and commitment they give to serving our members and helping guide the future of our credit union. Their dedication, along with the hard work of our team, helps us continue providing the hometown service our members know and trust.

As we look toward the months ahead, we're thankful for everyone who plays a part in the story of Your Hometown Federal Credit Union.

From our Board of Directors and dedicated employees to the members who place their trust in us every day, we're proud of what we continue to build together. We look forward to another season of growing, serving, and supporting the community we're proud to call home.

Here's to changing leaves, familiar faces, and another season together at Your Hometown Federal Credit Union.

Densie Wooley	Board Chairman
Terry McKee	Vice Chairman
Missy Jones	Secretary
Tommy Ballard	Treasurer
Wayne Chamber	Board Member



*Pssst...
You could win this!*

**Just Follow
Your Hometown
Federal Credit Union
on Facebook!**

[Facebook.com/YourHometownFCUMayfield](https://www.facebook.com/YourHometownFCUMayfield)

We're growing our Facebook community, and we want YOU to be part of it! Your Hometown Federal Credit Union recently launched our Facebook page, and we're celebrating with a pretty big giveaway—a 65" VIZIO Quantum 4K Smart TV!

Entering is easy! To be eligible, you must be a member or joint owner on an open membership with Your Hometown Federal Credit Union and follow our Facebook page.

Head over to Facebook, give us a follow, and you'll be eligible for your chance to win.*

Cutoff to be eligible: October 28, 2026

Drawing: October 30, 2026

And while you're there, stick around! Facebook is one more way to stay connected with Your Hometown, hear about upcoming events and giveaways, and see what's happening at your credit union.

No purchase necessary. Must be 18 years of age or older and a member or joint owner on an open membership with Your Hometown Federal Credit Union to be eligible. Eligible participants must follow Your Hometown Federal Credit Union's official Facebook page by October 28, 2026. Drawing will be held October 30, 2026. One winner will receive one (1) 65" VIZIO Quantum 4K Smart TV. Employees, officials, and immediate family members may be excluded from eligibility; see Official Rules for complete eligibility requirements. Winner is responsible for any applicable federal, state, or local taxes. This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook. Void where prohibited. Federally Insured by NCUA