

Times change.  
The need for assistance doesn't.

During the 1920s, America's credit unions adopted a drawing of a man holding an umbrella as a national symbol. The drawing depicted credit unions as a shelter from the storm, a place that offered protection against life's uncertainties. In this same spirit, Minnco introduces a new line of credit that provides members with easy access to funds in times of need.



- Unsecured lines of credit to **\$5000**
- **0.00%** APR introductory rate\*
- Rates as low as **8.49%** APR after\*\*
- Apply online or by phone
- Convenient access to funds\*\*\*

**Minnco**  
CREDIT UNION

Call **763-689-1071**  
or apply online at  
[www.minnco.com](http://www.minnco.com)



\*Introductory Annual Percentage Rate for new Lines of Credit up to \$5,000 for first two months.  
\*\*After two-month introductory period the APR will adjust to standard rates, which currently are: A+ = 8.49%; A = 8.99%; B = 10.24%; and C = 13.74%, before applicable discounts. Lines are subject to review every 3 years. Funds may not be used to refinance existing Minnco loans. Monthly payments are based on 3.00% of the amount advanced and are due during introductory period. Lines of credit are subject to approval and dependent upon creditworthiness. Rates are subject to change at any time. Call for more details.  
\*\*\*Funds can be advanced using eBranch, MinncoMobile or by calling Minnco.