

# Q3 <sup>2023</sup> INSIDER

ACCESS COMMUNITY CREDIT UNION



## DON'T FORGET —SKIP-A-PAY—

Holiday shopping is already expensive, top that with 50-year high inflation and this holiday season might be harder than ever. At Access, you can skip all of your eligible loans for \$35 during the months of November or December.

Another benefit of being an Access member. Helping you have a more enjoyable holiday season.

Click **HERE** to  
view the form  
and eligibility

## FALL CD SPECIALS

9 Months - **5.15%**

13 months - **5.00%**

17 Months - **4.85%**

# FALL 2023 RATES

## CERTIFICATES OF DEPOSIT

Tier	Rates	APY*
6 Month	4.41%	4.50%
12 Month	4.41%	4.50%
18 Month	4.07%	4.15%
24 Month	3.93%	4.00%
36 Month	3.20%	3.25%
48 Month	2.96%	3.00%
60 Month	2.96%	3.00%

\$5,000 MINIMUM

## MONEY MARKET ACCTS

\$2,500 - \$9,999	.80%	.80%
\$10,000 - \$24,999	1.00%	1.00%
\$25,000 - \$49,999	1.19%	1.20%
\$50,000 - \$249,000	1.39%	1.40%
\$250,000 & Over	1.59%	1.60%

### \* Annual Percentage Rate

Members Access To Credit Union Documents: Documents available to members. Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

Balance Sheet and Income Statement (the non-confidential pages of the latest call report may be given to meet this requirement).

A summary of the most recent annual audit completed in accordance with section 91.516 of this chapter (relating to audits and verification).

Written board policy regarding access to the Articles of Incorporation, Bylaws, Rules, Guidelines, Board Policies, and copies thereof.

Internal Revenue Service Form 990

# ACCESS ALL STAR

## All-Star

Jacinda Sandoval

Ron McKinnon



We are blessed to have some of the hardest working credit union employees around. From wearing many hats to an unwavering willingness to help our members no matter the situation. For Access one of those standout employees is Jacinda Sandoval. If you know her it comes as no surprise, if you don't know her, it's inevitable that your paths will cross. She is always willing to help no matter where she is needed. Recently she has temporarily left her everyday role as a member Service Representative to help answer calls in our service center for several weeks, all while training new employees at the same time. Her teammates describe her as amazing, having great customer service skills, kind, and extremely hard working. We couldn't agree more and for all these reasons and many more, that is why Jacinda is our All Star!

