

Q1²⁰²⁵ INSIDER

ACCESS COMMUNITY CREDIT UNION

Spring 2025 Newsletter

With interest rates up one day and down the next,
this is the perfect time to talk to one of our mortgage
lending experts about your home buying options.
We offer a variety of products to help save you
money and get you into the home of your dreams.

Call or visit us today for more information.
(806) 322 - 5129

Running a small business is hard.
In uncertain financial times
it's even harder.

Let us help with a business money
market or a small business line of credit.

SPRING 2025 RATES

CERTIFICATES OF DEPOSIT

Tier	Rates	APY *
6 Month	3.93%	4.00%
12 Month	3.20%	3.25%
18 Month	2.96%	3.00%
24 Month	2.96%	3.00%
36 Month	2.96%	3.00%
48 Month	2.96%	3.00%
60 Month	2.96%	3.00%
5 Month Special	4.17%	4.25%
13 Month Special	3.45%	3.50%
21 Month Special	3.20%	3.25%
\$1,000 MINIMUM		

MONEY MARKET ACCTS

\$2,500 - \$9,999	.50%	.50%
\$10,000 - \$24,999	.65%	.65%
\$25,000 - \$49,999	.80%	.80%
\$50,000 - \$249,000	1.00%	1.00%
\$250,000 & Over	1.24%	1.25%

* Annual Percentage Rate

To view Access Community Credit Union's updated privacy policy, please visit www.accesscreditunion.com/privacy-notice-2

Section 91.315. 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 versions 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 Verifications), written Board Policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof, and the Internal Revenue Service form 990.

ACCESS ALL STAR

ARIEL GARCIA



Bailey S., Ariel G., Vanessa R., Meghan S.

If you are like us, you might feel as though that since the pandemic, customer service just isn't what it once was. From longer wait times because of staffing or even a lack of basic courtesy and kindness from the people across the counter, you won't find that here. And you certainly won't find that from one of our member favorites, Ariel Garcia. Ariel has been with Access for almost 5 years and leaves an impact on her team and her members. She is always willing to help others and is always willing to learn new things. She has so much joy that she is always singing. Have you ever seen an unhappy person sing? Nope, you can't do it. She comes to work each day with a great attitude and loves serving people. It's hard to go a single day without hearing her say "I love my members". It's that type of attitude that makes her an Access All Star. Thank you, Ariel, for everything to do to take care of our team and serve our members.

You are an All Star.





ACCESS BUDGET BUILDER

Community Budgeting &
Debt Reduction Workshops

In 2024 Access won an NCUA grant to provide financial education programs & resources to Amarillo and the Panhandle region. The result is the Access Budget Builder program; an internally developed budgeting and debt reduction curriculum that helps people set financial goals and build a personal budget in a lunch-and-learn style workshop. A distinguishing feature of the program is the free budgeting software available to ACCU members and the community at www.accessbudgetbuilder.com.

There are several financial education programs available for purchase, but rather than buy an expensive program with minimal features, Access has built a program that will be an ongoing resource, customizable to the ever changing needs of our members and community. If you, or someone you know, would benefit from reducing debt and/or having a personalized budget please register for an upcoming workshop or contact Tracy Shea at the credit union 806-322-5136.

As part of our outreach, ACCU is partnering with employers & organizations in Amarillo and across the Panhandle to reach as many people as possible to help build financial security with budgeting as one of the early steps. If you are a business owner or manager, and your staff would benefit from being more financially stable we would love to help by offering a lunch-and-learn workshop for your team. If you are not a business owner or manager but want to support the credit union in this effort, please keep an eye out for our upcoming events posted on social media and share this information as you have opportunity to do so.