

Q2 2025 INSIDER

ACCESS COMMUNITY CREDIT UNION

Summer Newsletter



24 Hours in the Canyon

The 100 Club of the Texas Panhandle provides financial assistance to the families of public safety personnel who are killed or seriously wounded in the line of duty in the top 26 counties of the Texas Panhandle.

We are fortunate to have brave men & women who answer the call when our friends, neighbors, and community members are in danger and need help; sometimes those brave souls pay a heavy price to keep us safe. The 100 club lightens their financial burden as first responders and their families heal. We are proud to be able to support them as they support others.



A.J. Perez Memorial Scholarship

Each year ACCU supports one or more local high school seniors that have earned a minimum 3.0 GPA with a financial gift they can use to cover qualified education expenses at an accredited trade school, college, or university.

This year we awarded 3 scholarships of \$1500 each to students who will be attending Amarillo College, Texas Tech University, and Oklahoma State University.

To learn more about the A.J. Perez Memorial Scholarship, please visit [accesscreditunion.com /communityfirst](https://accesscreditunion.com/communityfirst).

SUMMER 2024 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%
13 Month Special	3.69%	3.75%
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

COMPLAINT NOTICE:

If you have a problem with the services provided by this credit union, please contact us at:

Access Community Credit Union
P.O. Box 7407, Amarillo TX, 79114

The credit union is incorporated under the laws of the State of Texas and under state law is subjected to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 E. Anderson LN, Austin TX, 78752. Phone number: (512)837-9236. Website: <http://www.cud.texas.gov/>

PRIVACY NOTICE:

Federal Law requires us to inform you on how we collect, share, and protect your personal information. You may view our privacy policy with respect to your personal information at www.accesscreditunion.com/privacy-notice-2

ACCESS ALL STAR

Sabrina Dendy



The Access All Star award is given to an Individual who consistently goes above and beyond for the team and our members. The winner is decided by majority vote by their peers. Typically, only one or two nominations separate the winner from the rest of the nominees. However, this time it was a landslide in favor of Sabrina Dendy, People and Culture Specialist. As a member, that name is probably not one you have heard, but as an employee, everyone knows that name. Sabrina does it all, from planning, setting up and volunteering at local events to making sure everyone gets their newest Access apparel, Sabrina is the go-to. She is always looking out for her people. Recently she was concerned about making a large supply order during the heat of the day because she didn't want anyone to get overworked loading and unloading cases of water and boxes of paper. She is constantly thinking of others. She embodies "The Access Way" and always finds a way to make you smile. Her teammates all agree that Sabrina is an Access All Star. Thank you for everything you do for the team and credit union Sabrina. Congratulations!

Rates are coming down; it might be time to put your equity to work.



Home equity loans and HELOC's what's the difference:

For most people, their home is their largest investment, and one that offers a variety of financial benefits. But taking full advantage of those benefits depends on your unique situation. At ACCU we are pleased to be able to offer multiple ways to help you become a homeowner and/or use the equity in your home to free up cash for other needs in your life. Below are some highlights of the different home lending products / services ACCU offers. For details specific to your situation, speak to one of our knowledgeable loan officers today by calling (806) 322-5129.

- Home equity loans, sometimes called second mortgages, are fixed-length loans that let you borrow against the equity that you have built up in your home. Qualifying for a home equity loan is similar to qualifying for a mortgage, but without a downpayment; and you can use the money for anything you want. If you still have a primary mortgage on the property, getting a home equity loan would add another payment to your mortgage, based on how you borrow.
- A HELOC, is a Home Equity Line Of Credit. Lines of credit are flexible spending arrangements that let you borrow money as you need it, up to a pre-authorized limit, based on the equity you own in your home. There are limitations on what you can use the borrowed money for and the timeframe you have to use it in. Payments change based on the amount of money you have drawn out of the line of credit, and you only pay interest on the line of credit if you use it.
- If you are not a homeowner yet, we can help you with that too. We look forward to meeting with you and designing the financing program that best fits your situation and the homes you are looking at. More info is available at <https://www.accesscreditunion.com/mortgage-loans>



— Announcing the Access Small Business Spotlight —

Nearly five years ago ACCU decided to start offering small business banking as part of a long-term diversification strategy. At that time no others credit unions in Amarillo were offering small business banking or lending; but believing that our members and our community needed additional options, the team moved forward in faith.

That decision proved to be beneficial and has helped local business owners and the Amarillo community weather the economic challenges of the last couple of years. We are still the only Amarillo-based credit union to offer full-service small businesses banking and lending; and over the past handful of years, we have been honored to work with hundreds of small businesses to help them grow and strengthen the economies of Amarillo and the surrounding towns.

Going forward, as one way to show our small business members that we appreciate their business, we will be spotlighting one local business per month by including a brief write-up about that business on our website and making it easy for the rest of the ACCU membership to learn a little about them.

If you are a business owner, or you know a business owner that would like to be featured on our website please contact Tracy at tshea@accesscu.net to get more information about being featured on the Access Small Business Spotlight.