

# Q2 <sup>2023</sup> INSIDER

ACCESS COMMUNITY CREDIT UNION



Summer Newsletter



## DORA MAXWELL SOCIAL —RESPONSIBILITY AWARD—

We are excited to announce that Access is the recipient of the 2022 Dora Maxwell Social Responsibility Award presented by the Cornerstone Credit Union League for the Texas, Oklahoma, Arkansas region! It is a blessing to receive this recognition which is a testament to our team's efforts in supporting the Amarillo Community over the last few years. Because of members like you, Access has been able to allocate over \$400,000 back to the community. Thanks to everyone!

Click [HERE](#) to learn more.

## THE LONG AND SHORT OF IT

**9 MONTH CD**  
**4.75% APY**

**13 MONTH CD**  
**4.60% APY**

Limited Time Only



# SUMMER 2023 RATES

## CERTIFICATES OF DEPOSIT

| Tier     | Rates | APY*  |
|----------|-------|-------|
| 6 Month  | 3.20% | 3.25% |
| 12 Month | 3.45% | 3.50% |
| 18 Month | 3.45% | 3.50% |
| 24 Month | 3.45% | 3.50% |
| 36 Month | 2.96% | 3.00% |
| 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

## 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](http://www.accesscreditunion.com/privacy-notice-2)

# ACCESS ALL STAR

Mel Ramirez

Bailey Schroeder



One area where Access stands out is having a team that knows our members and treats them like family. Mel, who is our Member Service Specialist at the Tascosa branch, is the embodiment of this statement. Her coworkers say that she "has always gone above and beyond for members", "members gravitate toward her", "she is dedicated to helping others" and "to say that she is an asset to the credit union is an understatement". Thank you for treating everyone like family, Mel. Welcome to the All-Star Club!



**“Shawna was *amazing*. She communicated very well. We loved the entire process.”**

**-J. Jones**  
New Home Owner



## HomeBuyer **E**quity **L**everage **P**artnership — **PROGRAM** —

Access Community Credit Union is proud to offer HELP in partnership with Federal Home Loan Bank of Dallas.

### **BENEFITS:**

- Lets more members have access to homeownership.
- Members can get up to \$15,000 toward closing costs that do not have to be paid back if purchaser lives in the house for 5+ years.
- Purchaser can contribute as little as \$500 of their own funds toward closing.
- Rates and terms are the same as conventional mortgages.

### **REQUIREMENTS:**

- Must be a first-time homebuyer who has not owned a home in the last 3 years.
- Must complete a Homebuyer Counseling Program.
- Must sign a 5 year retention agreement.
- Income limits apply.
- Additional requirements exist. Please call 806-322-5129 for more info.

Click **HERE** to get started!