

Q3²⁰²⁵ INSIDER

ACCESS COMMUNITY CREDIT UNION

Fall Newsletter

RATES ARE FALLING

Homebuyers and refinancing applicants have reason to smile: mortgage rates are trending downward, opening a window of opportunity for those looking to lock in favorable financing. After several years of rising interest rates, national averages have eased back slightly — and Access is ready to help members take advantage.

The dip in mortgage rates affects both new home purchases and refinances. For many potential buyers, the reduced rates may mean lower monthly payments or more buying power. And for existing homeowners, refinancing now could help you shift from a higher-rate loan to something more manageable. Our mortgage team is staffed with local experts who can run the numbers for you, show cost comparisons, and help you make an informed decision.

At Access CU, your membership gives you a distinct advantage. We offer in-house mortgage services and personalized support unlike online lenders or lenders that sell your loan as soon as they can. Whether it's a 15-year fixed, a 30-year fixed, or adjustable options, we'll work with your goals and financial situation to find the best solution.

If you've been waiting for the right time to buy or refinance, that time may be now. Call 806-322-5129 to speak with a member of our mortgage team to see how we can help.

\$1M DEPOSIT INSURANCE

At Access Community Credit Union, your financial security is our top priority. We're pleased to announce an important enhancement for our members — your deposits are now insured up to \$1 million per member, automatically and at no cost to you.

As always, your funds remain federally insured by the National Credit Union Administration (NCUA) for up to \$250,000 per individual depositor. To give you even greater peace of mind, Access CU now provides an additional \$750,000 of private coverage through Excess Share Insurance (ESI). Combined, this means every member is protected up to a full \$1,000,000.

This expanded coverage applies to your savings, checking, money market, and share certificate accounts under each ownership type. You don't have to complete any paperwork or pay any fees — the increased protection is automatic for all members.

Whether you're growing your business, saving for retirement, or simply building your financial future, you can be confident that your money is safe at Access. We're proud to serve Amarillo and the Texas Panhandle with the strength, stability, and trust our members deserve. Visit www.accesscreditunion.com or stop by your local branch to learn more about this enhanced coverage and all the ways we're protecting your financial peace of mind.

FALL 2025 RATES

CERTIFICATES OF DEPOSIT

Tier	Rates	APY*
6 Month	3.69%	3.75%
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	3.45%	3.50%

\$1,000 MINIMUM

MONEY MARKET ACCTS

\$2,500 - \$9,999	.50%	.50%
\$10,000 - \$24,999	.60%	.60%
\$25,000 - \$49,999	.70%	.70%
\$50,000 - \$249,000	.85%	.85%
\$250,000 & Over	1.00%	1.00%

*Annual Percentage Rate

MEMBERS ACCESS TO CREDIT UNION DOCUMENTS:

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

Lupe Ruiz



Every quarter when we recognize our Access All Star, it's humbling to see all the employees that are nominated. Sometimes it is front line employees and other times it is back-office employees.

It takes a wide variety of skills and personalities to make this place run. Lupe Ruiz is definitely at the top of that list. She works at our Mortgage Center and in 4 short years she has managed to become the go to on Quality Control, Mortgage servicing, insurance claims, and now she is becoming an expert in accounting.

She is loved by all those who work with her. "She is always willing to help, the first to show up and the last to leave, she has a strong work ethic. She makes Access a better workplace for our team and members. With compliments like that, you can see why Lupe is an Access All Star.





Warming Amarillo One Stitch at a Time:

Right here in Amarillo, Blankets of Love has become a true community treasure. What began in 2015 as a small volunteer project to help people stay warm has grown into a full-fledged local charity that has made and distributed nearly 14,000 blankets across the Texas Panhandle.

Every blanket is handmade with care by local volunteers and tagged with a message of hope and love from John 3:16. Those blankets find their way to neighbors served by organizations we all know — The Bridge, Hope Choice, Ronald McDonald House, Children's Miracle Network, area veterans programs, and local shelters helping families through hard times.

The group operates almost entirely through community support. Local churches, schools, and businesses — including ACCU — have hosted or sponsored donation drives or sewing events to provide the funds needed to keep the blankets coming. In the colder months, the need often jumps to more than 200 blankets a week, so every yard of fleece and every volunteer hour truly makes a difference.

There are easy ways for all of us to get involved:

- Donate fleece, fabric, or sewing supplies
- Contribute financially at blanketsofloveofamarillo.org
- Join a blanket-making day or help organize one through your workplace or church
- Spread the word so more Amarillo families know help is available

Blankets of Love reminds us that caring for our community doesn't have to be complicated. One blanket, one hour, or one donation at a time — together we can help make sure no one in Amarillo is left out in the cold this winter. You can connect with Blankets of Love at 806-220-4568 or thelma.martinez1974@yahoo.com