

Q3 2022 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

GIVING MEMBERS —ACCESS— TO ADVENTURE SINCE 1953



Now offering
Auto Loans up to
96 Months*

*Subject to credit approval. New vehicles only. \$50,000 minimum.

LOOKING FOR PURPOSE?

Access Ranked
#11 in the Nation
for Best Credit Unions
to work for in 2022.

//
Access makes me
and all of us feel
like a **family**.
//

//
Access is the
best company
I have worked for.
//

//
There is a spirit of teamwork
that exists. They **care** about
the community and the people who
live here as well as
employees.
//

//
Some days I feel
like I am working
with **friends** instead
of coworkers.
//

Join our fun environment filled with energetic individuals.

FALL 2022 RATES

CERTIFICATES OF DEPOSIT

Tier	Rates	APY *
6 Month	2.35%	2.38%
12 Month	2.50%	2.53%
18 Month	2.50%	2.53%
24 Month	3.00%	3.04%
36 Month	3.00%	3.04%
48 Month	3.00%	3.04%
60 Month	3.00%	3.04%

\$5,000 MINIMUM

MONEY MARKET ACCTS

\$2,500 - \$9,999	0.70%	0.70%
\$10,000 - \$24,999	0.80%	0.80%
\$25,000 - \$49,999	0.90%	0.90%
\$50,000 - \$249,999	1.00%	1.00%
\$250,000 & Over	1.25%	1.26%

* ANNUAL PERCENTAGE YIELD. SUBJECT TO CHANGE WITHOUT NOTICE

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 THEROF.

INTERNAL REVENUE SERVICE FORM 990.

ACCESS ALL STAR

Brad Dewey

All-Star
Clinton McKinney



Being kind to those around you and taking the time to simply ask how someone is, can change a person's day, and drive the attitude of a team. Clinton, our IT Manager, is a person who always makes the time to be kind to those around him. His coworkers describe him as "compassionate, caring, and willing to do anything in his power to ensure the success of those around him" and "he would do anything to help others". Welcome to the All-Star Club, Clinton!





FALL FINANCE — TIPS —

Examine your finances. Don't have a budget? Start by pulling your bank and credit card statements for the past three months and adding up your spending in different categories — housing, food, utilities and so on — to see what an average month looks like for you. Knowing how much you're spending now is key to creating a realistic budget for the future. Without this step, you might assume you should budget, say, \$300 a month for groceries, but if you're currently spending \$600 a month at the supermarket, it's probably not realistic to cut your spending so quickly by so much.

Once you've built a budget, compare your expenses to your income to see how much room there is to progress toward financial goals like saving and investing. You can then determine whether you need to increase your income, decrease your expenses, or both.

Add a little more to your credit card payments. If you have a credit card balance and you don't feel like you're getting anywhere in paying it off, adding just a bit more to the monthly payment, if possible, can make a big difference.

Say you have a credit card balance of \$5,000 at 17% interest, and your minimum monthly payment is \$75. If you paid only that much each month, it would take more than 17 years to erase the debt, and you'd pay more than \$10,400 in interest. But you could save thousands in interest charges and years of payments if you added \$25, \$50 or \$75 to that monthly payment.

Negotiate medical bills. Many providers offer payment plans on medical bills. While you should inquire about associated fees or interest, this will probably be a cheaper option than using a credit card that charges interest. In addition, low-income patients may have access to hardship plans, which will break up your costs and potentially lower your overall bill. Ask your provider about these options.

You can also try to negotiate your balance down or seek a medical bill advocate to do it for you. Whichever route you choose, avoid ignoring your bills entirely. If your medical provider sells your debt to a collection agency, you have 180 days to deal with this debt before the collection account shows up on your credit reports. At that point, this debt can hurt your credit scores, making other financial moves harder in the future.

Save for something. More than 2 in 5 Americans (43%) who have received pandemic relief since March 2020 say they saved at least some of this money — for emergencies, a home or something else — according to a NerdWallet survey. So regardless of how much you can save and what your specific goals are, everyone could benefit from saving something, whether it's \$5 or \$500 a month.

Your goal may be an emergency fund to help you stay afloat the next time the unexpected happens or a dream post-pandemic vacation paid in cash. But no matter what your ultimate goal is, regularly putting money aside gives you options, even if you choose to use the cash for something other than its intended purpose in the future.