

With the Easter holiday quickly approaching, here are a few of the "10 Commandments for Saving Money" from [dailyfinance.com](http://www.dailyfinance.com):

**1. Thou Shalt Know Where Thy Money Goes.**

Pay attention to what you are buying. High rate interest loans may be eating up valuable money or maybe you are spending more than you know on eating out. Sit down and do a serious evaluation of where your money is going each month or come in and let us help you tighten your financial belt.

**2. Thou Shalt Pay Attention to Timing.**

Many auto dealers discount inventory at the beginning of the New Year and over the summer. It is also a good time to shop interest sales with financial institutions (we currently have one running with very low rates). You would be surprised how much money you will save after refinancing, and your payments could even be lower.

**3. Thou Shalt Keep an Eye on Interest Rates.**

Even if you are able to pay off most of your credit cards and loans, the one debt most people can't pay off is their home mortgage, which is why you should watch interest rates. When interest rates move down, it can be an opportunity to refinance your home loan and save money on your monthly mortgage payment. Come in and find out if now is the time to refinance and get your rate/payments lowered.

**4. Thou Shalt Not Forget to Prioritize Your Retirement.**

Sadly we won't live forever and saving for your retirement is a big deal. With the non-promise of social security, many of us will need to consider separate savings accounts, certificates of deposit and IRA's to prepare for our golden years. Access has many products that can get you started on the road to retirement.

These are just a few recommendations from [dailyfinance.com](http://www.dailyfinance.com). Copy the link below for the full list and a detailed explanation of each. Come in and see us afterward with your questions or concerns. We will be glad to be your trusted advisors in whichever area of saving you want help with.

# HOW NOT TO BE A FINANCIAL BASKET CASE

<http://www.dailyfinance.com/2014/04/17/ten-commandments-saving-money/>

## SPRING 2017 RATES

### CERTIFICATES OF DEPOSIT

TERM	RATE	APY*
6-MONTH	0.35%	0.35%
12-MONTH	0.75%	0.75%
18-MONTH	0.80%	0.80%
24-MONTH	0.95%	0.95%
36-MONTH	1.29%	1.30%
48-MONTH	1.49%	1.50%
60-MONTH	1.59%	1.60%

### MONEY MARKET ACCTS

TIER	RATE	APY*
\$2,500 – \$9,999	.25%	.25%
\$10,000 – \$24,999	.25%	.25%
\$25,000 – \$49,999	.35%	.35%
\$50,000 & OVER	.45%	.45%

\*ANNUAL PERCENTAGE YIELD

**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 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 §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.

Internal Revenue Service Form 990.

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Tascosa Branch 201 Tascosa Rd / Amarillo, TX / 806.242.4444

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ACCESS TO INFORMATION FOR MEMBERS ONLY

Q1 INSIDER 2017

# PASSING THE TORCH



FOR IMMEDIATE RELEASE

## Access Community Credit Union CEO Set to Retire

Amarillo, TX (February 28, 2017)

After 17 years, G. Keith Watson, President and Chief Executive Officer at Access Community Credit Union, announced his retirement effective March 1, 2017.

In 1976, he was hired by the credit union's sponsor company, Southwestern Public Service (SPS), as an accountant. That same year Watson served as a volunteer member of the credit union's audit committee. He served on various committees including the Board of Directors during the 1980s. In 1986, he was promoted to Manager of Payroll Services for the company, a position he held until 1997. In 2000, he was hired as Vice President and Chief Financial Officer for Access CCU, later becoming Executive Vice President and CFO. In 2006, he was appointed by the Board of Directors as President and Chief Executive Officer. Under his leadership, credit union assets have increased from \$67 million to \$114 million while adding two branch locations. Watson was instrumental in leading and executing the credit union's rebranding effort and expansion from a single sponsor entity to a full service, community focused, financial institution. For years, Access CCU has been recognized by Bauer Financial, the nation's leading independent bank and credit union rating firm, with a 5-Star Rating and has received an A+ in financial health from DepositAccounts.com, placing it in the top 200 credit unions in the nation.

Scott Davis, Chairman of the Board, said on behalf of the credit union, "We congratulate Keith Watson on his retirement. His leadership and wisdom have been instrumental in transforming our credit union for the future needs of our members. Keith has long been a faithful steward of our credit union and culture, and we wish him continued success in his new personal beginning."

John Hays, currently Executive Vice President and Chief Operations Officer, succeeded Watson as President and CEO in March. Hays has spent 17 years working in the financial industry, 11 of those with Access. He has served as the Credit Union's COO since 2009 and prior to that was Vice President of Lending.

P. O. Box 7407 / Amarillo, TX 79114-7407 / 806.353.9999 / 800.687.2990 / f.806.353.2533



During 64 years of business, we've had the opportunity to work with many people. Our 4th Quarter Access All Star joined us 17 years ago and has been a perpetual model employee ever since. Cindy Persefield is one of our most loved staff members. When commenting on why she was chosen, coworkers and friends described her as sweet and generous, with a smile that never stops. Pop into Cindy's office and she will be eager to help. Cindy goes above and beyond for peers and members. She has positive energy that radiates throughout the credit union. We appreciate all she does, it's no doubt that she's an Access All Star.



In the credit union world every team needs a superstar. Someone willing to help no matter how tricky the situation. A team player who is a hard worker who leads with positivity and a smile. You need a come-in-early-and-stay-late star who puts in extra effort. Teams don't improve without this leadership. Fortunately, we have such a person in Vanessa Buckles. Vanessa was nominated by her peers, who had only positive things to say about why she is an Access All Star. Vanessa goes out of her way to do whatever is needed. She has been with the credit union for 2 years and has served in several positions, most recently Assistant Branch Manager. Through her hard work and brilliant personality, she is an Access All Star.

# YOU PLAY WE LOOK THE OTHER WAY

## Take a break from your payment:

It is starting to look a lot like summer, and summer means flip flops, swimming pools, family vacations and extra expenses. Let Access CCU offset some of those summer expenses by letting you skip your May or June payment. That's right, we said skip your payments. If you have an auto, RV, boat, motorcycle, ATV, wedding, HVAC or signature loan at Access, take a month off from some of your monthly expenses and get caught up or take a much-needed vacation. The skip a payment program is another way Access Community Credit Union is helping you get the financial security you signed up for.

