

TIPS ON HOW TO "SPEND" YOUR VACATION

We are in the thick of vacation season. If you're like most people, you're probably ready to load up the family and hit the road to somewhere other than here! We have put together a few simple travel tips to help you save money while creating those family memories.

1. You Don't Have To Go Far. Fortunately, we live in the greatest and 2nd largest state in the U.S. There are things to do in every direction. No need to book flights to the Caribbean when you can travel down to the beautiful Texas coast in just a few hours. Canyon Texas is home to the Panhandle Plains Historic Museum and is always a blast. Adventures such as Six Flags, Fiesta Texas, Palo Duro Canyon and several local lakes can help to save money while having a great trip.

2. Think Outside The Box. There are lots of activities that might not have been your first thought. Consider rafting, hiking, camping, zip lining, geocaching, or even historical landmarks in your area. If you are unsure of things offered nearby, enlist the help of an internet savvy teen. They can be a huge asset when planning a trip.

3. Be Thrifty. Nothing tastes as great as a ham 'n cheese sandwich that has been in an ice chest in the back of the car, or an ice-cold bottle of water buried at the bottom, which requires you to plunge your whole arm in the frozen water. Planning meals ahead of time will help cut down on costs and stops. If you plan to stay in a hotel, ask if your room has a refrigerator and a microwave. These amenities can help reduce spending and prolong the life of that ham 'n cheese sandwich.

4. Be Flexible. I know, easier said than done. However, if you are open to new things, dates and places, you will experience a new type of vacation. Vacationing mid-week tends to be less

expensive than weekend focused trips. Shoot, we are just happy to not be at work! Plan a trip to a place you've always wanted to visit but never got around to going. Santa Fe, Oklahoma City, Austin, Albuquerque or even somewhere in Colorado. All are within driving distance and threatening to "turn the car around" proximities, guaranteed to make for a memorable trip.

5. Set a Budget. You do it for your everyday spending, why not for your vacation, too? According to CNN, the average American family spends about \$1,200 on a vacation, reserving about 5% to 7% of their household income for vacations. If you need souvenirs, buy them off site (local Stores). Pack sack lunches, ask for upgrades at hotels and venues (no harm in asking).

Nothing will bring the family together like hours in a loaded down vehicle. Not every vacation has to be glamorous and fancy. These few suggestions will help save you money and make the most of a much-needed vacation. After all, making memories is what it's all about.



SUMMER 2017 RATES CERTIFICATES OF DEPOSIT

TERM	RATE	APY*
6-MONTH	0.70%	0.70%
12-MONTH	0.80%	0.80%
18-MONTH	0.90%	0.90%
24-MONTH	0.99%	1.00%
36-MONTH	1.39%	1.40%
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	.30%	.30%
\$25,000 – \$49,999	.35%	.35%
\$50,000 & OVER	.45%	.45%

*ANNUAL PERCENTAGE YIELD

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 79114-7407
Phone – (806) 353-9999 or accesscu@accesscu.net

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 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: <http://www.cud.texas.gov/>

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Federal law requires us to inform you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <http://www.accesscreditunion.com/privacy-notice-2/> or we will mail you a free copy upon request by calling us at 806-353-9999.

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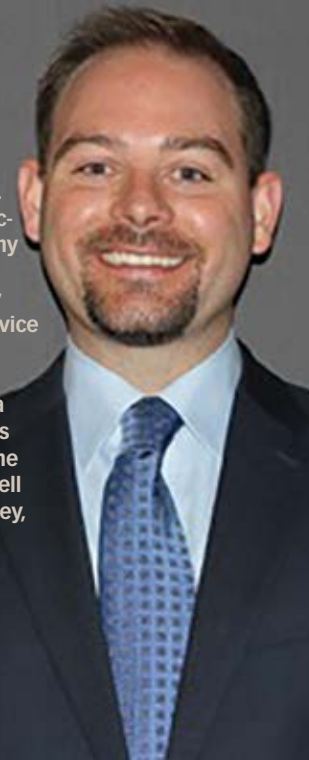
ACCESS TO INFORMATION FOR MEMBERS ONLY

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CONSIDER

We are pleased to announce the promotion of Brad Dewey to Executive Vice President/CFO. Brad's service with Access began 11 years ago as controller, and most recently as Senior Vice President/CFO. He holds a Masters of Professional Accounting from West Texas A&M University and is a licensed CPA. Brad's leadership over the past decade has been instrumental in balancing the financial soundness and growth of our institution. Brad and his wife Lindsay are Amarillo natives and have three children- Madison, Braden and Colson. Brad also stays busy by coaching several youth sports teams throughout the year.



M. Garrett Griffin has returned to the credit union as Vice President/COO. Garrett is a familiar face to many members. Previously, Garrett worked at Access for nine years, helping many members as a loan officer, then branch manager and eventually serving as Vice President of Service and Sales. Garrett is a graduate of West Texas A&M University (BBA in Management) and has a passion for people, relationships and seeing the "little things done right". Garrett and his wife Farrell have three children- Reece, Farley, and Kit. The Griffins serve in their local church where Farrell is the Children's Director and they oversee a college age bible study at WTAMU.



YOU DON'T HAVE TO PAY TO PLAY.

Not a lot of things feel as great as being able to skip that pesky car payment during the hectic times of year. Like Christmas and summer when the kids are out, vacations are on the calendar and you could use some fun money. Take advantage of our **SKIP-A-PAYMENT** program and enjoy your summer. Learn more on our user-friendly website or call at (806) 353-9999.

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*Annual percentage yield

If a nice, safe place to put your money appeals to you, an Access Community Credit Union Certificate of Deposit is a great choice. You can earn a guaranteed return over fixed time while your savings are federally insured to at least \$250,000 and backed by the full faith of the United States Government. You'll net the highest rates and service. New money only. \$50,000 minimum.

We participated in the 3rd annual One Night of Victory to help support our local Cancer Survivorship Center. We once again teamed up with 575 Pizzeria and 24 Hours in the Canyon. 575 Pizzeria donated 20 percent of their profits during lunch and dinner at both Amarillo locations. Here at Access Community Credit Union we agreed to match 575 Pizzeria's generation donations, and in total raised \$10,208. The one day event was a huge success and we couldn't have done it without the help of the giving hearts of the Amarillo community. 24 Hours in the Canyon is committed to providing resources to meet the unique needs of cancer survivors by funding a Survivorship Center. We are truly blessed to have such kind, caring, and giving hearts in the panhandle. Thank you.



Access CCU employees Krista Hays and Deanna Holcomb presenting Ryan Parnell of the Cancer Survivorship Center a check from the 575 Pizzeria One night of victory match.



A packed house and no empty seats for a great cause.



Smart pre-lunch goes await their pizza before the masses show up.



Employees prepare take out boxes and the fundraiser begins.

EVEN MORE REASON TO BE AT HOME. WITH US.

For 64 years, Access Community Credit Union has provided the financial services and products to help you and your family build financial security.



We are pleased to announce that in the coming months we will be offering 1st mortgages and refinances to help you save even more money. With increasing home lending rates, this is a great opportunity for us to help you save money. We are excited to be able to offer this product to you and become your one stop financial institution. Please call us with any questions and be on the lookout in the coming months and weeks as we get our mortgage program up and running.