



# SEND YOUR PAYMENT TO THE NORTH POLE

Need extra cash? It's the time of year when we all stretch our dollars as far as they can go. We can help with our skip a payment program. For the months of November and December you can skip your eligible loans for just \$35. This will allow you some extra spending freedom as we race into the holiday season. Please fill out the included form and mail back to the address at the bottom. You can also call to make arrangements with our loan department (806-353-9999) and even find the form on our website under the loans category. This is a great opportunity to get ahead of those expensive days ahead of us.



Access CCU staff love to get involved. Once again our staff participated in the Susan G. Komen Race for the Cure to help raise funds for breast cancer research, testing and patient programs. It was a beautiful fall morning in downtown Amarillo that brought thousands of people together for a great cause. This year participants were even able to get their 4-legged friends involved. We have a tight knit community and it warms our hearts to know that so many people will give up their weekend to help those in need. Way to go Amarillo!

Pictured above are members of the Access CCU race team with some of their furry friends getting in on the action.



## FALL 2017 RATES CERTIFICATES OF DEPOSIT

TIER	RATE	APY*
6-MONTH	0.70%	0.70%
12-MONTH	0.90%	0.90%
12-MONTH PROMOTION	1.10%	1.10%
18-MONTH	1.00%	1.00%
18-MONTH PROMOTION	1.20%	1.20%
24-MONTH	1.09%	1.10%
24-MONTH PROMOTION	1.40%	1.41%
36-MONTH	1.44%	1.45%
48-MONTH	1.54%	1.55%
60-MONTH	1.74%	1.75%

## 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

### 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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Main Branch 6401 S. Bell / Amarillo, TX / 806.353.9999  
Tascosa Branch 201 Tascosa Rd / Amarillo, TX / 806.242.4444  
Paramount Branch 2531 Paramount / Amarillo, TX / 806.322.5020  
Toll-free 800.687.2990 / accesscreditunion.com

We are very pleased to announce the promotion of Mary Forslund to Assistant Vice President of Human Resources and Training. Mary has served the credit union for over 10 years. She began at Access as a Member Service Specialist and most recently as our Human Resources Manager. Mary holds a Bachelors' degree in Human Resources. Mary has been vital in helping build a strong team at Access. Mary and her husband Brad are an Air Force family. Her husband is a 26-year veteran of the Air Force. She has two sons who are currently active duty and another attending Texas Tech. When Mary isn't working, she enjoys CrossFit, hiking and volunteering with the Boy Scouts of America.



MARY FORSLUND



Chances are you know someone who has been immediately impacted by cancer. These days it seems to be hiding around every corner just waiting for another victim. Unfortunately cancer doesn't care who that victim is. They can be male or female, rich or poor, young or old, even a newborn. You can be a part of helping those affected by cancer by participating in our seasonal charitable checking event. Each year during the winter/holiday months of November and December, ACCU will donate \$50 for the first 50 checking accounts opened each month, to the Panhandle's own - 24 Hours in the Canyon Cancer Survivorship Center. If you already have a checking account with Access, refer someone to come in and open a checking account and you can still be a part of this giving opportunity. The Survivorship center offers resources for health and well being from the initial diagnosis until you're healed. We are truly blessed to be a part of a helping community with such great resources for cancer patients.

Another summer is in the books and that means another successful Chamber BBQ. This event provides such a great opportunity to get out and mingle with the entire city. There were mountains of corn and BBQ as far as the eye could see and Access Community Credit Union served up an especially delicious cobbler. It didn't take long to go through 50 pans of cobbler and 25 cans of whipped cream with all the hungry folks who attended.



John Hays, Access CEO serving up cobbler with Bryce Robertson, Member Service Specialist and Branch Manager Krista Hays.

A.J. PEREZ



With a rebounding economy and interest rates on the rise, Access Community Credit Union has made affordable mortgage loans a priority for current and future members. A.J. Perez, Senior Mortgage Officer, who has worked for ACCU for over 8 years is dedicated to helping you get into the home of your dreams. If you have any questions about refinancing or mortgage lending, A.J. is the best resource around. Give him a call to find out how much you could be saving. Se habla español.

## VOTE YOUR POCKETBOOK

### We Need Your Vote:

On November 7th, 2017 participating voters will have the opportunity to vote for amendments that allow credit unions the ability to incentivize savings accounts and provide members greater access to home equity loans. These amendments are for the benefit of the consumer. Please consider voting in your local elections coming up soon.

The two propositions relating to credit union powers will be proposition numbers 2 and 7 on the ballot.

Proposition 2 (SJR 60) updates the Home Equity Lending law and reads:  
"The constitutional amendment to establish a lower

amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan, establishing certain authorized lenders to make a home equity loan, changing certain options for the refinancing of home equity loans, changing the threshold for an advance of a home equity line of credit, and allowing home equity loans on agricultural homesteads."

Proposition 7 (HJR 37) for prized-linked savings accounts reads:  
"The constitutional amendment relating to legislative authority to permit credit unions and other financial institutions to award prizes by lot to promote savings."



Deanna Holcomb, Loan Officer and Kyler Amos, Member Service Specialist prepare for the "cobbler rush."



Access employees shuffle cobbler from the prep tent onto serving tables as the festivities get underway. YUM!