



INTOO DEEP?

Access to freedom

Debt can be a crippling burden. Whether credit card, auto loans, medical expenses, student loans, etc., the accumulation of debt payments can leave you struggling financially—paycheck to paycheck. With the rising costs of living in the U.S., many find themselves falling into a “debt rut” that is extremely difficult to resolve. However, at Access Community Credit Union we have some good news and workable solutions that can help you out of these sticky situations. But first, be aware that there are many credit cards that offer 0% APR for the first year, only to raise the rate to 20% the following year. Transferring balances in this scenario also is often accompanied by transfer fees. And, the average interest rate in 2017 was 16.06% on credit cards with an average credit card debt per American at \$6,375. It is often impossible to recover from this debt combination. There are good rules of thumb to follow to help prevent you from falling victim to these high interest charges:

- 1 Keep credit card balances at less than 30% of your overall credit availability. Example: If you have a \$10,000 limit on a credit card, keep the balance at less than \$3,000.**
- 2 Pay, at least, 50% more than the minimum payment as this can help you stay ahead.**
- 3 Live below your means and don't overspend just because you can.**

At Access Community Credit Union, we want to assist our members in every way possible, which is why we have a new “Access to Freedom” Debt Consolidation Program. This program will allow you to put your unsecured debt into a monthly payment plan with a much lower interest rate. We also offer our members FREE balance transfers to our credit card, starting at 7.49% APR. This could save you thousands of dollars in interest. We are here to work with you now. Let Access help you build the financial security you deserve.

Access Signature loans up to \$25,000

FALL 2018 RATES

CERTIFICATES OF DEPOSIT

(\$5,000 MINIMUM) INTEREST PAID MONTHLY

TIER	RATE	APY*
6-MONTH	1.49%	1.50%
12-MONTH	1.98%	2.00%
18-MONTH	2.08%	2.10%
24-MONTH	2.23%	2.25%
36-MONTH	2.37%	2.40%
48-MONTH	2.72%	2.75%
60-MONTH	3.06%	3.10%

MONEY MARKET ACCOUNTS

TIER	RATE	APY*
\$2,500 – \$9,999	.50%	.50%
\$10,000 – \$24,999	.55%	.55%
\$25,000 – \$49,999	.60%	.60%
\$50,000 & OVER	.70%	.70%

SHARE ACCOUNTS

TIER	RATE	APY*
\$5.00 – \$9,999	.40%	.40%
\$10,000 – \$19,999	.45%	.45%
\$20,000 – \$49,999	.50%	.50%
\$50,000 & OVER	.60%	.60%

*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.

EASIER ACCESS.

DOWNLOAD OUR MOBILE APP TODAY!

USE 22,000+ FREE ATMs!

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



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



(L-R) Lindsay Edwards, Vice President of Lending, All Star Winner Briana Dominguez, Service Center Lead, and Vanessa Rodriguez, Manager of Member Service.

BRIANA DOMINGUEZ

Access Community Credit Union strives to provide friendly and honest member service. Whether making a simple deposit or financing your new home, the Access team works hard to make our members feel right at home and at the top of our priority list. Briana Dominguez represents our values. Now our Service Center Leader, Briana brings happiness, positivity and integrity to everything she does. Her team members describe her as someone who “works extremely hard without being asked” and “is always upbeat and ready to take the lead”. Briana puts a smile on everyone’s face who walks through the door or gives us a call. She is a true team player, an amazing friend, a problem solver and the person who will make your day better just by having a conversation with her. Way to go Briana! Your hard work, positivity and initiative has made you an Access All Star.



FEEL FREE TO ROAM.

Register for a chance to win a 2018 Polaris 450 HO ATV. Also, count on us to help with a loan for a car, boat, RV, ATV or to refinance an existing vehicle.

No purchase is required or necessary to be eligible to win or entered into the drawing. Winner is subject to all applicable income and sales tax on merchandise won. To be eligible to register for a chance to win, entrants must be an Access Credit Union member, or be eligible for membership. Applying for a collateralized loan automatically registers entrants for a chance to win. Members without a collateralized loan, who wish to do so, will be entered by providing their name and contact information. One entry per applicant. Must be 18 years old or older to enter. Entries may be subject to credit approval. Offer expires 10/31/2018. Owning and operating an ATV can result in serious injury, death, or damage to property. Access Community Credit Union is not liable for any damage to property or bodily harm resulting in ATV use. Access Community Credit Union is not liable for any technical or mechanical issues that the winner may encounter when owning the ATV. For further details please call us at 806-353-9999.

WE'RE GETTING OUR ONLINE BANKING IN LINE



CardValet gives you total control of your debit card. **CardValet**

CardValet provides peace of mind when it comes to your debit card. In case of a lost or stolen card, CardValet acts like a light switch. Allowing you to instantly turn your card on and off. You'll also receive alerts based on location, transaction amount and merchant type. It also informs you if your card has been denied, allowing you to get a jump on fraud. CardValet gives you control of family spending by

choosing when, where and how your family can use their card. Sure, the kids can spend a few bucks on lunch, but not \$100 at the mall. CardValet can also use your phones GPS to limit the range in which your debit card can be used. It's also a handy way to keep track of your current balance and for locating ATM's. CardValet is a simple app that you download to your mobile device. With CardValet you use your card on your terms.

TAKE YOUR PICK

18 MONTH CD
2.50%*
ANNUAL PERCENTAGE YIELD

OR

24 MONTH CD
2.85%*
ANNUAL PERCENTAGE YIELD

A CD is an investment that guarantees growth and safety. Earnings rates and terms are fixed. But Access Community Credit Union's new CD goes two steps better. If rates go up, our TIMES2 CD rate steps up also. Two times on CDs of \$100,000 and up, or one time on CDs below \$100,000. This enables you to grow with the market. Plus, your savings are federally insured to at least \$250,000 and backed by the full faith of the United States Government. This is a limited time offering.

START HIGH FINISH HIGHER

- Only new Times2 CDs of \$100,000 and higher will qualify for 2 step-ups during the life of the CD. New Money Only.
- New CDs of \$99,999 and lower will qualify for 1 step-up during the life of the CD. New money only. \$5,000 minimum.
- All step-up CDs are NOT eligible for promotional rate increases.
- All TIMES2 CDs are capped at a 1.00% step up.

*These certificates of deposit will have a fixed rate, however, during the term of the CD, the member will be allowed to increase their rate two times on a \$100,000 or more CD and one time for CDs under \$100,000, to ACCU's current stated rate with the same original term. Once the rate is changed, it will remain in effect the duration of that term. For early withdrawal penalties, please refer to the CD Penalty Disclosure.



NEW ONLINE BANKING IS HERE

With increasing demand for online and mobile banking, we've teamed up with Corillian. This fall, Corillian will be our new online banking platform, making it easy to handle your online banking needs. Corillian is user friendly and offers a number of great features including online bill pay, person-to-person payments and payment scheduling. Used by some of the largest Credit Unions, Corillian also aggregates from over 17,000 other financial institutions. Corillian was designed with mobile banking in mind with its simplicity and large touchable objects. Coming October 2018.