

STAR POWER



Vanessa Rodriguez | All-Star Laura Rice | Brianna Dominguez

The team at Access likes making people happy, with each other and with our members. Having a positive and energetic work environment improves productivity and puts a smile on every member's face who walks in the door. Lara Rice, one of our Member Service Specialists, is a perfect example of what makes

the team at Access unique. From calling people and leaving them a singing voicemail, to providing a warm smile to everyone she greets. Lara is a positive team player, and a calming person to be around. Welcome to the Access All Star Club, Lara. We couldn't and wouldn't want to do it without you.

NEW CARD. NEW ENHANCEMENTS. SAME ACCESS.

Starting July 13th, you can activate your upgraded Access Mastercard online to take advantage of all the additional benefits and options your new credit card will offer.



SUMMER 2019 RATES CERTIFICATES OF DEPOSIT

TIER	RATE	APY*
6-MONTH	1.79%	1.80%
12-MONTH	2.04	2.05%
18-MONTH	2.08	2.10%
24-MONTH	2.13%	2.15%
36-MONTH	2.18%	2.20%
48-MONTH	2.18%	2.20%
60-MONTH	2.18%	2.20%

MONEY MARKET ACCTS

TIER	RATE	APY*
\$2,500 – \$9,999	.65%	.65%
\$10,000 – \$24,999	.70%	.70%
\$25,000 – \$49,999	.75%	.75%
\$50,000 & OVER	.90%	.90%

*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/>

PRIVACY NOTICE:

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 ree copy upon request by calling us at 806-353-9999.

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Main Branch 6401 S. Bell / Amarillo, TX / 806.353.9999
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Toll-free 800.687.2990 / accesscreditunion.com



NCUA

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



ACCESS
COMMUNITY CREDIT UNION

ACCESS TO INFORMATION FOR MEMBERS ONLY
Q2 INSIDER 2019





ACCESS COMMUNITY FIRST COMMITTEE L-R, Vanessa Rodriguez / Krista Hays
Kuyler Amos / Angie Baldwin, Asst Principal, Lakeview Elementary / Emarie Waters / Vaden Carthel

Budgeting.

This word often makes people cringe and feel like they are not ready for the self-discipline that comes with a budget. However, creating a budget now, even if you are financially stable, will help you in the long run. We like to call budgeting “developing a financial routine” which can help relieve stress and better prepare for your family’s future. Creating a budget is one of the first steps in gaining Financial Independence. Doing this, along with expense tracking, will show you where you need to save, what you can cut out, and where you can move those savings. Discovering what you can save money on can give you the flexibility of building more money in investments or savings, and you can also move those savings into paying off debt. Let’s look at what you can do to take the first step to financial freedom.

1. Track your expenses for a month.

Start your budget creation by watching your expenses for a month. Watch what you spend your money on. You will have essentials, housing, and leisure. At the end of the month, study your bank statement, go through and highlight all your expenses. Then categorize them. Housing would be rent, mortgage, electricity, water, internet, etc. Essentials would be food, gas, clothing, medicine. Leisure would be the movies, subscriptions to things like Netflix, vacations, eating out.

2. See what you can cut out.

When you look at all your expenses, you will likely find some things you didn’t expect to see, such as spending \$100 last month on coffee along, or for subscriptions you didn’t know you had. What can you cut out? Look at where you can save, don’t be afraid to study your expenses. After you decide what should go, calculate how much money you will be saving each month, this should bring some satisfaction.

3. Look at your income.

How much money do you take home every month? Write it down and save with your other budgeting notes.

4. Create a set amounts of expenses.

Now that you know your income and expenses, it’s time for some self-discipline. For each category of expenses that were discussed earlier, create a set amount for 1 month for each category. Do not exceed this amount.

Now, start moving that saved money where it needs to go. Build a savings account of at least \$1,000.00 if you haven’t already. Then you can keep building on your savings or start paying off debt more quickly. Congratulations, you are now on the road to financial freedom. We offer many savings and loan products that can help with this process. Also, our Corrillian Online Banking Platform will help track all your expenses and budgets for you. 806-353-9999.

WE BELIEVE IN GIVING BACK.



FIELD DAY AT SAN JACINTO ELEMENTARY BRINGS THE FUN FOR ALL

John Hays, President and CEO (not pictured), Keith Hubbard Asst. VP of Service & Sales, and Vaden Carthel, Business Development and Marketing Officer made it out to San Jacinto Elementary for Field Day where students enjoyed water balloons, live music, and some awesome grilling. We cooked over 700 hot dogs for the hungry crowd!



LAKEVIEW ELEMENTARY CELEBRATES TEACHER APPRECIATION WEEK

The Access Community First Committee recently partnered with Lakeview Elementary School to provide every teacher with custom bags during Teacher Appreciation Week 2019. A big thank you to Principal Krystal Hare for letting us support the staff by hand delivering these special gifts on campus.



SAM THE DOG BRINGS JOY AND SMILES TO CANCER SURVIVORS

We couldn’t be happier to hear about Sam, the Australian Shepard, who provides therapy dog services at 24 Hours in the Canyon. After receiving a donation from the Access Community First Committee in October 2018, they partnered with Guide 421 to train Sam as a therapy dog for surviving cancer patients.

DEVELOP A FINANCIAL FITNESS ROUTINE

