



ACU Board of Directors Call for Nominations

As a member owner of Advantage Credit Union, you have the opportunity to help lead your credit union into the future.

Subject to election rules, a member in good standing eighteen and over is eligible for election to the board. Nomination packets may be picked up at the credit union or you can request to have one mailed. Completed nomination forms must be submitted no later than March 10, 2017. Due to offering more than one voting method, nominations will not be accepted from the floor at the annual meeting.

This year there are three director positions up for election, each for a three year term

If you would like to know more about the responsibilities of a director, please call the credit union or contact one of the directors listed below.

Thank you to the following individuals who currently volunteer their time to serve on the Advantage Credit Union Board of Directors!

- Ron Jones, Chairman
- Steve Hartz, Vice Chair/Credit Comm.*
- Jennifer Patty, CFO
- Kimberly Clark, Secretary
- Hollie VanWyk, Credit Comm. Chair*
- Darla Modlin, Credit Committee
- Randy Dykstra, Audit Comm. Chair
- Jane Odland, Audit Committee
- Judd Keuning, Audit Committee*

*Nominating Committee members.

Note from the CEO:

When I first read "10 Things You Can Do To Avoid Fraud", I thought it was spot-on as to what many good people are falling victim to today. Please take a moment to read this brief yet informative insert to protect yourself and share with your friends and family. Thank you!

Corinne Coyle, President/CEO

79th Annual Meeting

Advantage Credit Union's 79th Annual Meeting will be held on April 22, 2017 at the American Legion, Newton. Doors will open at 9:00 a.m., brunch will be served at 9:30 a.m., and the meeting will begin at 10:00 a.m.

Please call or come to the office to pick up your ticket for brunch no later than April 17, so that we can ensure we have enough food. Brunch is complimentary for members, including joint owners.

You have two ways you can cast your vote for the 2017 Board of Directors Election! You can vote the traditional way in person at our annual meeting on April 22, 2017 OR cast your vote electronically in ItsMe247 online banking anytime between April 1 and April 16, 2017.

Starting April 1 you can find the Notice of Balloting with details on how to vote as well as information on Board of Director nominees with the 2017 1st Quarter Statement, in the credit union lobby, or on our website.

Last Chance Rock Bottom Rates and No Closing Costs*

Refinance your current mortgage or home equity loan. Pay off your credit cards, consolidate debt, remodel your home, or take a vacation to get away from it all.



10 year 1st Mortgage

(Add .25% if not 1st mortgage)

4.25% APR** 80% LTV

3.99% APR 70% LTV

3.49% APR 60% LTV

5 year 1st mortgage

(Add .25% if not 1st mortgage)

3.25% APR 80% LTV

2.99% APR 70% LTV

2.75% APR 60% LTV

Call or apply online
www.acuiowa.org

*\$50,000 minimum new money required to avoid closing costs. Closing costs max of \$500. Appraisals & other non-traditional documents, if required, will be paid by borrower.
**Annual Percentage Rate. LTV=Loan to Value
Some Restrictions Apply.
Payment example: Pay just \$10.25 per month at 4.25% for every \$1,000 borrowed with a 120 month term (10 yr 1st mortgage)



ACU Scholarship Increased to \$1,000



Advantage Credit Union will be awarding a \$1,000 scholarship for the 2017-2018 school year. The scholarship is available to any high school senior who is a member of Advantage Credit Union in good standing, attending a four year college or university, community college or tech/trade school, for the 2017-2018 school year.

Entrants are required to submit a business style resume' not to exceed two pages in length, and answer the following essay question:

According to the 2014 Assets and Opportunities Scorecard published by the Corporation for Enterprise Development (CFED), more than 68% of Iowa students graduate from higher education with student loan debt and of that more than 13% are in default.

How are you financially preparing for the cost of higher education? How does your credit union play a role in your financial well-being?

Please answer both questions and provide personal examples as able.

Essays should be no more than 500 words.

Entries must be received at our office 121 W 3rd St N, Newton, IA no later than March 31, 2017.

For additional info, please call us at 641-792-5660.

Please Note:

This essay question is the same one used by the Iowa Credit Union Foundation Warren A. Morrow Memorial Scholarship. We encourage you to apply for this scholarship as well. The deadline is Feb. 3, 2017.

For more scholarship opportunities, visit the Iowa Credit Union Foundation website.

www.iowacreditunionfoundation.org

Even More Mortgage Loan Options

With great service and varied product options, we will take care of you.

- FHA - Minimum 580 credit score and down payment can come from a gift.
- VA - 100% financing on refinances and purchases.
- USDA - 100% financing available
- Jumbo loan financing
- Conventional 30, 25, 20, 15, 10yr fixed terms and 5, 7 and 10 year ARMS
- Manufactured homes
- First time homebuyers

Please call our Mortgage Specialist Today!

Contact Mark Piper, our Mortgage Loan Originator, for a free mortgage pre-approval or mortgage review at 515-867-2718 or markp@premierla.org.



Mark Piper
Mortgage Loan Officer
NMLS#: 108354

IRA and HSA Limits



The deadline for contributions for 2016 is April 17, 2017. For tax years 2016 and 2017, the maximum you can contribute to all of your traditional and Roth IRAs is the smaller of \$5,500 (\$6,500 if you are age 50 or older), or your taxable compensation for the year.

Health Savings Account contribution limits for 2016 are \$3,350 for individual and \$6,750 for family. Age 55+ catch-up contribution is \$1,000.

HSA limits for 2017 are \$3,400 for individual and \$6,750 for family. Age 55+ catch-up contribution is \$1,000.

Consult your tax advisor to ensure your eligibility.

Kirby Food Drive

Help Kirby fight hunger. Bring in a canned good or non-perishable food item in the month of February and receive a Kirby Buck. Bring in five or more items and receive a Kirby Prize.



Help feed other families right here in our community. For every item donated ACU will match it with a canned good. Food Drive will run the month of February.

Limit one Kirby Buck or Kirby Prize per week with the food drive.

Holiday Closings

Advantage Credit Union will be closed in observance of the following holidays:

Marting Luther King Jr Day: January 16, 2017

Presidents' Day: February 20, 2017

How to contact us:

Phone
641-792-5660 or 800-824-2575

Address
121 West 3rd Street N.
Newton, Iowa 50208

Monday	9:00 am – 6:00 pm
Tuesday	9:00 am – 5:00 pm
Wednesday	9:00 am – 5:00 pm
Thursday	9:00 am – 5:00 pm
Friday	9:00 am – 6:00 pm

24 Hour Touch Tone Teller CUTalk
1-866-790-4553.

For Online Applications, Free Bill Pay and 24 Hour Home Banking go to:
www.acuiowa.org

After Business Hours Card Lost/Stolen Numbers:
Credit Cards: 800-234-5354
Debit Cards: 800-383-8000

