

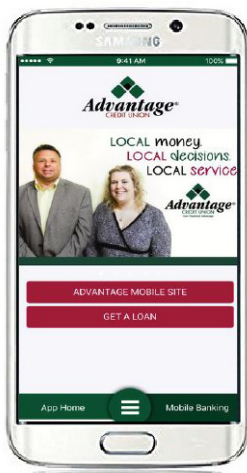


Ready For Liftoff!
ACU Free Mobile App
Has Been Launched



As a member owner of Advantage Credit Union, you deserve the latest in financial technology. To help us achieve the goal of giving you the safest and easiest access to your accounts, we have launched our new Mobile App!

Our app is free to download for both iOS and Android based devices. Everything from smartphones to tablets can use the app to more easily access your accounts whenever and however best suits you!



Download our app today by going into your app store and searching Advantage Credit Union, just look for our logo.

Note from the CEO:

Please read the enclosed information on election rules & director candidates. Voting for your board of directors is a great way to exercise your rights and have your voice heard as a member owner of Advantage Credit Union.

Corinne Coyle, President/CEO

Mortgage Rates Still Low

You'll love the mortgage programs we offer. You may be able to save thousands of dollars over the life of the loan and shorten the time to pay off your home!

WORRY FREE HOME LOANS!
Purchasing or refinancing a home should be a fun and rewarding experience. Our loan officers will take the complexity and worry out of home buying.

Here are some of our stress free mortgage options:

- 01 **FAST PRE-APPROVALS.** No waiting!
- 02 **LOW RATES.** NEW homeowners are SAVING with great APRs.
- 03 **ADJUSTABLE RATE MORTGAGES (ARMS)** Your loan officer can give you all the details.
- 04 **NO DOWN PAYMENT** 100% financing for qualified borrowers.

NO CLOSING COST LOANS AVAILABLE! Ask your loan officer for more details!

Tim Wells, Loan Officer
NMLS# 64375
866.451.3273
121 W 3rd Street North
Newton, IA 50208

Start on your path to mortgage savings today 641-792-5660.

Red Hot Rates!

Longer terms
+ great rates
YOU SAVE!



All autos 2011 & newer

2.75% APR*
60 month loan

OR

2.99% APR
72 month loan

*Annual Percentage Rate. Payment example: Pay just \$17.86 per month at 2.75% for every \$1,000 borrowed with a 60 month term. Auto payment required for the rate above. Some restrictions apply. New money only. Rates based on 640 credit score or higher.

New Motorcycle
Loan Special



As low as **3.50% APR****

** Annual Percentage Rate
Rates will vary depending on Credit Score and Year of Vehicle. Above rate reflects 1% maximum discount. .25% discount applied for each of the following with a 1% maximum: Automatic Repayment, 10% or more down, ACU Credit Card, Direct Deposit (net check), Share Draft Account, or credit insurance. Payment example: pay just \$22.36 per month at 3.50% for every \$1,000 borrowed with a 48 month term.



Member Appreciation Pool Party July 21, 2016

Advantage Credit Union is pleased to announce our 11th Annual Member Appreciation Event at the Maytag Pool Pavilion.



Join us anytime between 5:30 and 7:00pm at the Maytag Pool Pavilion for cool prizes and good food.

After the picnic style meal, enjoy a refreshing dip in the Maytag pool from 7-9:00pm.



Kirby Kangaroo® will also be on hand to help entertain the kids, so bring out the whole family and enjoy a great evening of summer fun!



Space is limited in the pavilion, so you may want to bring your own lawn chairs. You need not be present to win any of the prize drawings after signing in.

Deadline For Taxes April 18, 2016



This year, file your taxes the smarter way, and get your biggest possible refund—guaranteed.

TurboTax® guides you every step of the way. Plus, Advantage Credit Union members can save up to \$15 on TurboTax federal products.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Start TurboTax today and save!

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April 25-29, 2016

This year Advantage Credit Union has partnered with the Newton Public Library to share financial information on a wide range of topics.

Join us Monday, April 25 at 6pm in the library for an informative presentation on *How to Improve Your Credit Score*.

In addition to the presentation, the credit union will be providing financial information and handouts throughout the week to go along with the Newton Public Library's other Money Smart Week activities.

78th Annual Meeting April 23, 2016

There is still time to get your ticket to attend this year's Annual Meeting at the UAW Hall, 1813 1st Street N, 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.

Tickets are available at the Credit Union. Please call or come to the office to pick up your ticket for brunch no later than April 15, so that we can ensure we have enough food.

Brunch is complimentary for members, including joint owners. You can vote the traditional way in person at our annual meeting OR cast your vote electronically in ItsMe247 online banking anytime between April 1 and April 17, 2016.

Holiday Closings

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

Memorial Day: May 30, 2016
Independence Day: July 4, 2016

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

