



## No Closing Costs\* Home Equity Loans

Lower your payments or accelerate your payoff date on your 1st and 2nd home mortgage loans with our **Low Fixed Rates!**



- No Closing Costs
- No Monthly Fees
- Easy Automatic Payments (monthly, semi-monthly, bi weekly, or weekly)

Rates Starting at  
**3.99%** APR\*\*

Call a loan officer today and see how much you could be saving with a home equity loan from ACU!  
641-792-5660

\*\$50,000 minimum new money required to avoid closing costs.  
\*\* Annual Percentage Rate. Some Restrictions Apply. Closing costs range from \$281 to \$681.  
Payment example: Pay just \$18.42 per month at 3.99% for every \$1,000 borrowed with 60 month term. Auto payment required for the home equity rate above. Add .25% without auto pay.

### Note from the CEO:

*Like many busy parents, it seems like the only idle time I have is sitting in the bleachers waiting for the next game. With my smart phone, I can look at my balances, do account transfers, and pay bills whenever those rare idle times occur. If you find yourself sitting in the bleachers, the waiting room, or wherever, and you have a smart phone, take advantage of the free access to your accounts. It may make your life a little easier too.*

*Corinne Coyle, President/CEO*

### International Credit Union Day October 16, 2014

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education.

On October 16, credit unions around the world will unite behind the message of "Local Service. Global Good.™" for International Credit Union Day. Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.

Join us for cookies, coffee and a free gift as we celebrate International Credit Union Day on Thursday, October 16, 2014.



## CUNA Mutual Ends Life Savings Insurance Product

Enclosed with this month's statement is a letter from CUNA Mutual announcing the end to the Life Savings Program.

The Life Savings Insurance is a product that the Credit Union has paid premiums on for many years. Without getting into too many details, the insurance would generally pay upon death of a primary member a match of funds in the Prime Share account up to \$2,000. However, there are many other variances based upon age, date of deposits, etc.

The enclosed letter does a nice job explaining how you can proceed if you choose to purchase a policy to replace the Life Savings insurance. We would like to clarify what this is NOT.

•This does NOT impact insurance products that you pay monthly, quarterly, or annual premiums for.

•This does NOT affect the Accidental Death and Dismemberment Policy that you may have with CUNA Mutual through the Credit Union.

•This does NOT impact Credit Insurance on loans and credit cards.

•This does NOT have anything to do with Federal Share Insurance. Your credit union deposits are still insured by the NCUA up to at least \$250,000.

Over the years, numerous claims have been paid to member beneficiaries. Unfortunately, we are one of a very small group of credit unions that are still part of the Life Savings Program, therefore this unique program with CUNA Mutual will no longer be available to us. If you have any questions, please call us or if you would like to inquire as to what types of insurance are available, we encourage you to call CUNA Mutual to speak with a representative at 855-728-5205.

## Fall Loan Special



New Autos  
As Low As **1.99%APR\***

Used Autos  
As Low As **2.25%APR**

\* Annual Percentage Rate

Rates will vary depending on Credit Score and Year of Vehicle. Above rates reflect 1.25% maximum discount. .25% discount applied for each of the following with a 1.25% maximum: Automatic Repayment, 10% or more down, ACU Credit Card, Direct Deposit (net check), Share Draft Account, credit life, or disability insurance.

Payment Example: Pay just \$28.64 per month at 1.99% for every \$1,000 borrowed with 36 month term.

Fall is a great time to get some of the lowest loan rates of the year.

It's also a great time to refinance. If you already have a loan somewhere else, let us see if we can get you a better rate and lower your payments.

Give us a chance to save you money!

Contact one of our helpful loan officers today.



Kirk ext. 105  
Paula ext. 106

## Mobile Banking It's Me 247

Free access to your accounts and all right in your pocket!



Log in to It's Me 247 on any smartphone or tablet and you'll be directed to mobile banking automatically.

- view balances
- transfer funds
- pay bills
- view current rates
- apply for a loan
- view check images
- open a new sub account

Do this and so much more all from your smartphone or tablet!

\*Standard texting and data rates may apply. Check with your cell provider for details.

## Free Checking is still FREE!

- No Minimum Balance
- No Per Check Fees
- No Monthly Service Fee
- Free Bill Pay
- Free Online and Mobile Banking
- Free Visa® Check Card

Open your free checking account with a \$20 opening deposit.



For more information or to open your new checking account, stop in or apply online at [www.acuiowa.org](http://www.acuiowa.org).

## Kirby Trick or Treat

Kirby wants to invite all his friends 12 and under to join him on Monday, October 27 for a Halloween Costume Party and trick or treat through the office.

The party starts at 4:30 and goes until 5:30. There will be a spooky craft and of course lots of candy and goodies for trick or treating!



Don't forget to wear your cool costume!

## Holiday Closings

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

- Columbus Day: October 13, 2014
- Veterans Day: November 11, 2014
- Thanksgiving Day: November 27, 2014
- Christmas Eve: December 24 at 1:00 p.m.
- Christmas Day: December 25, 2014
- New Year's Day: January 1, 2015

## 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](http://www.acuiowa.org)

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

