



So much more than inquiries, transfers and bill payments!

-Skip a Pay on a loan (New)*

Loans		
Account	Name	Regular Pa
610	USED AUTO	SP

-Change address and phone #

-Set up E-alerts

-Compatible with quickbooks and quicken accounting software

-Print check images/copies

-Print loan coupons

-Stop payment on a check

-Sign up for E-statements

Feel free to take advantage of these great reasources with It's Me 247 Online Banking!



All your finances right at your fingertips.

* \$25 fee

Note from the CEO:

The Federal Reserve held off on raising rates in September. I encourage you to take advantage of this opportunity to contact one of our loan officers to see if we can save you money by refinancing your mortgage loan at a lower rate. It doesn't hurt to ask.

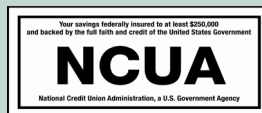
Corinne Coyle, President/CEO

Health Savings Accounts

With 2016 quickly approaching, are you considering switching to a high deductible health insurance plan? If so, we are ready to help you with our Health Savings Accounts.

- Qualified contributions are tax deductible.
- Employer contributions may be excluded from your gross income.
- Qualified distributions are tax free.
- Balances roll over from year to year.
- HSAs can continue even if you change jobs.
- Full access to your account with checks and free Visa Debit Card.

Whether you're opening your first HSA or want to direct transfer from a current HSA, we can help. For rates and other details contact us at 800-824-2575.



Home Equity Loans starting at



3.75%APR*

- No closing costs**
- Great low rates
- Interest may be tax deductible***
- Flexible payment terms
- Superior service from people you know

Call Kirk or Paula today and see how much we can help you!

**Annual Percentage Rate.
 **\$50,000 minimum new money required to avoid closing costs. Approximate closing costs range from \$281 to \$681. Finance up to 80% of assessed value. Appraisals & other non-traditional documents, if required, will be paid by borrower. Payment example: Pay just \$18.31 per month at 3.75% for every \$1,000 borrowed with a 60 month term. Auto payment required for the rate above. Add .25% without auto pay.
 ***Consult a tax advisor regarding the deductibility of interest.*



Free Checking The Way It Should Be

Our Free Checking is still your best financial advantage. ACU free checking comes fully loaded with all the features you want without all the fees.

- ^No Minimum Balance
- ^No Monthly or Per Check Fees
- ^Free Home Banking



^Free Mobile Banking
Keep tabs of your finances on the go, anywhere, anytime, even from the beach!



^Free Bill Pay
Spend more time with family and friends and less time paying your bills.

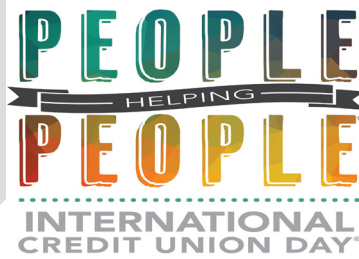


^Free Visa® Debit Card
Make purchases almost anywhere with easy access to your money.

**Minimum opening deposit of \$20. Must be a member of Advantage Credit Union with at least \$25 in savings. Some Restrictions Apply.*

International Credit Union Day

Join us for cookies and coffee as we celebrate International Credit Union Day on Thursday, October 15, 2015.



International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements.

At its most basic level, a credit union is people pooling their money to provide each other with affordable savings and loans—a credit union is literally people helping people. This is why we celebrate ICU Day. This simple idea empowers people to take control of their own financial future.

Kirby Event Calendar



Kirby Kangaroo invites all members 12 and under to join him at these events.

October 26: Kirby's Trick or Treat Party from 4:30-5:30.

December 1st-15th: Holiday coloring contest

February: Kirby's Food Drive

March: St. Patrick's craft month

June/July: Summer Coloring Contest

August: School Supply Drive.

These events are great ways to support your community and earn some Kirby Bucks at the same time!

Keep Your Contact Info Up To Date

Whenever you move or get a new phone number, please let us know your new contact info. This is important for us to stay in contact with you in case of an emergency or possible fraud on your accounts.

Keeping your contact info up to date is easy, you can do it online with It's Me 247 mobile and Online Banking or you can give us a call and let us know about the change.



Holiday Closings

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

- Columbus Day: October 12, 2015
- Veterans' Day: November 11, 2015
- Thanksgiving Day: November 26, 2015
- Christmas Eve: December 24 close at 1pm
- Christmas Day: December 25, 2015
- New Year's Day: January 1, 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

