



## 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 11, 2015. Due to offering more than one voting method this year, 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 3 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 Chairman\*  
Jennifer Patty, CFO  
Kimberly Clark, Secretary\*  
Darla Modlin, Credit Committee Chair  
Rose Evans, Credit Committee  
Jeremy Vesely, Audit Committee Chair  
Randy Dykstra, Audit Committee  
Hollie VanWyk, Audit Committee

\*Nominating Committee members.

## Note from the CEO:

*We realize that not all of our members are able to attend our annual meeting. That's why I'm so excited that we can offer another method for our members to be able to vote this year!*

*Even if you don't normally attend the annual meeting, I invite you to exercise your right as a credit union owner by casting your vote electronically this year.  
Corinne Coyle, President/CEO*

## 77th Annual Meeting & Election

**The 77th Advantage Credit Union Annual Meeting will be held at the UAW Hall, 1813 1st Street N, Newton.**

**Doors will open at 9:30 a.m., brunch will be served at 10:00 a.m., and the meeting will begin at 10:30 a.m.**

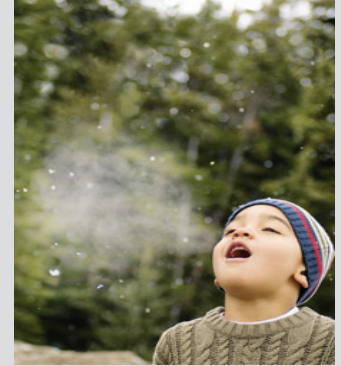
### Please note new time!

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.

### **New way to vote:**

This year, you will have two ways you can cast your vote for the 2015 Board of Directors Election! You can vote the traditional way in person at our annual meeting on April 25, 2015 OR cast your vote electronically in ItsMe247 online banking anytime between April 1, 2015 and April 19, 2015. Starting April 1 you can find the Notice of Balloting with details on how to vote as well as information on board director nominees with the 2015 1st Quarter Statement, in the credit union lobby, or on our website.

## Breathe Easy



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\*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 \$18.42 per month at 3.99% 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.



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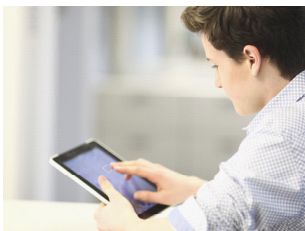


Online banking with Free bill pay is a great way to avoid making extra trips in nasty winter weather.

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- Transfer funds
- Pay bills
- Download to MS Money, Quicken, or Quick Books.
- View our current rates
- Apply for a loan
- Update your contact info
- Open a new term share
- View/print cleared checks
- Web chat access available

And much more!

If you would like help getting set up with ItsMe247 Online Banking feel free to stop by or give us a call. We can walk you through setting up bill pay and e-statements as well.



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

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

ACU \$500 Scholarship

We will be awarding a \$500 Scholarship for the 2015-2016 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 college/trade school for the 2015-2016 school year.

Entrants are required to submit a business style resume not to exceed two pages in length and answer the following essay question:  
*Student loans are a common way to help fund college education. Upon graduation, many students are left with a huge amount of debt they need to repay. What are you going to do to offset the expenses of college? How can your credit union assist?*

Essays should be no more than 500 words.

Entries must be received at our office 121 W 3rd St N, Newton, Iowa no later than March 27, 2015.

For additional info or a list of credit union resources, please call Corinne at 641-792-5660.

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Save time and save money with Free Checking\* from ACU.

- NO minimum balance
- NO monthly or per check fees
- FREE home banking
- FREE Bill Pay
- FREE first 50 checks
- FREE Visa® Debit Card

**SIGN UP TODAY!** To open your new checking account, stop in or apply online at [acuiowa.org](http://acuiowa.org).

*\*Minimum opening deposit of \$20. Must be a member of Advantage Credit Union with \$25 in savings. Some restrictions apply.*

IRAs and HSA limits

The deadline for contributions for 2014 is April 15, 2015. For tax years 2014 and 2015, 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 2014 are \$3,300 for individual and \$6,550 for family. Age 55+ catch-up contribution is \$1,000.

HSA limits for 2015 are \$3,350 for individual and \$6,650 for family. Age 55+ catch-up contribution is \$1000

*Consult your tax advisor to ensure your eligibility.*

Holiday Closings

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

Martin Luther King Jr. Day: January 19 2015  
Presidents' Day: February 16, 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

