



**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 9, 2016. Due to offering more than one voting method, nominations will not be accepted from the floor at the annual meeting.

This year there are four director positions up for election, three for a 3 year term and one for a 1 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
- Hollie VanWyk, Credit Committee*
- Randy Dykstra, Audit Committee Chair*
- Rose Evans, Audit Committee
- Judd Keuning, Audit Committee

*Nominating Committee members.

Note from the CEO:

Have you considered getting more involved in your credit union? Call me or a member of our nomination committee to learn about the responsibilities of an ACU Director.

Corinne Coyle, President/CEO

78th Annual Meeting

Advantage Credit Union's 78th Annual Meeting will be held on April 23, 2016 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.

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 have two ways you can cast your vote for the 2016 Board of Directors Election! You can vote the traditional way in person at our annual meeting on April 23, 2016 OR cast your vote electronically in ItsMe247 online banking anytime between April 11 and April 17, 2016.

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 2016 1st Quarter Statement, in the credit union lobby, or on our website.

**This Ain't No
Bologna!**



2.99% APR*
60 month loan
This is not an as low as offer!

The rate you see is the rate you get on autos 2011 and newer.**

New Auto Loan? 2.99%!

Used Auto Loan? 2.99%!

Auto Refinance? 2.99%!

- Up to 100% loan to value

-Auto Payment Required

Offer Expires February 15, 2016.

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

**Annual Percentage Rate.
Payment example: Pay just \$17.97 per month at 2.99% for every \$1,000 borrowed with a 60 month term. Auto payment required for the rate above. Some restrictions apply.
**Subject to credit worthiness.*



Free Checking That's No Balancing Act



Save time and save money with Free Checking* from ACU with NO MINIMUM BALANCE to maintain.

- NO monthly or per check fees
- FREE home banking
- FREE Bill Pay
- FREE first 50 checks
- FREE Visa® Debit Card
- FREE E-Alerts & Transaction Monitoring

SIGN UP TODAY! To open your new checking account, stop in or apply online at acuiowa.org

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

Beat Winter Weather with It's Me 247 Mobile Banking



Access to your accounts
Right from your pocket

- Open a Term Share
- Pay Bills
- See Transaction History
- Transfer Money
- View Current Rates
- Apply for a Loan
- Update Contact Info

Sign on 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.

\$500 ACU Scholarship!

We will be awarding a \$500 Scholarship for the 2016-2017 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 2016-2017 school year.

Entrants are required to submit a business style resume not to exceed two pages in length and answer the following essay question:
What are the long term benefits education will have on your financial independence and well-being? How can your credit union play a role in your financial future?

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 25, 2016.

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

For more scholarship opportunities visit the iowa credit union foundation website.

IRAs and HSA Limits



The deadline for contributions for 2015 is April 15, 2016. For tax years 2015 and 2016, 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 2015 are \$3,350 for individual and \$6,650 for family. Age 55+ catch-up contribution is \$1,000.

HSA limits for 2016 are \$3,350 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:

Martin Luther King Jr Day: January 18, 2016
Presidents' Day: February 15, 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

