

Ark Valley Credit Union

Quarterly Report & News

April 2019

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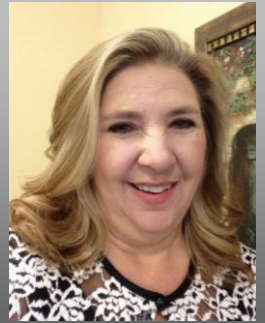
www.arkvalleycu.org

Free Audio Teller
1-877-622-2828

Thank you to the 190 members who attended the Annual Member Dinner. They enjoyed the music, popcorn bar, delicious dinner catered by Grouse Valley Caterers. Drawings for gift baskets valued between \$60.00 and \$75.00 and more than \$2,000.00 in cash was given to some lucky winners, even a drawing for \$100.00 for the first time attendee was awarded.

This night is a chance for our members to meet the Board of Directors and hear about new services being offered in the upcoming year. This is also good opportunity to visit with all the staff.

The Annual Member Dinner is definitely one of the many benefits of credit union membership. I encourage you to attend next year.



Kim Anneler, CEO

March Madness Loan Promotion was been as exciting as a nothing but net, game winning, 3-pointer at the buzzer, during the March Madness basketball tournament! We again set a goal of financing a MILLION dollars in new loans and blew that goal off the court well before the buzzer! There are still some members that have been pre-approved looking for the perfect new vehicle, so we will give a final "amount scored" on our Facebook page in mid-April. Thank you to all of you who took part in the promotion by getting your loan on the bracket and allowing Ark Valley Credit Union to help with your financial needs. Be sure to follow us on Facebook, check the marquee and read your statements for information on more special promotions coming throughout the year.

Be on the
Lookout
for more exciting
loan promotions & activities
happening at **YOUR** credit
union in the next few months!
*Keep your eyes on our Facebook
page for more details!*

PIVOT LENDING & ARK VALLEY CREDIT UNION

Home Buying Seminar
April 30th - 6:00pm-8:00pm
@ AVCU in Ark City
RSVP by April 26th
Pizza and Drinks provided

The possibilities of your next home are endless with a First Mortgage from your Credit Union. We are excited to offer all the ins and out that go along with financing your dream home! Local realtors will also be here to answer questions.

savings rates

Regular Shares*	.25% APY
Christmas Club	.25% APY
Kids & Teen Acct.	.25% APY
IRA Accounts*	1.25% APY

(*a minimum balance of \$250 is required to earn a dividend. Dividends are paid on Average Daily Balance)

certificate rates

Term	Min. Dep.	Rate	APY
6 Mo	500.	.80%	.80%
12 Mo	1000.	1.25%	1.25%
24 Mo	1000.	1.75%	1.74%
36 Mo	1000.	2.00%	1.96%
48 Mo	1000.	2.00%	1.94%
60 Mo	1000.	2.25%	2.16%

Dividend rates on shares and certificates are subject to change based on earnings and subject to Board approval.

Kirby Kangaroo Kids Club

Teaches kids ages 0-13 years old that saving for their future is important! \$5 deposit gets them on their way to a life of savings.

Teen Checking Accounts

We want to teach you how to start your financial future off on the right foot. Open a checking account today and we will make it easy for you to keep track of your spending!

Supervisory Committee

Will perform the yearly audit and review any concerns you have with this quarters statement.
Please reply to: Ark Valley Credit Union
c/o Supervisory Committee
PO Box 1300
Arkansas City, KS 67005

Proudly serving our members for over 64 years!



UNLOCK THE **POWER** OF YOUR HOME.

ARK VALLEY CREDIT UNION

HOME EQUITY LINE OF CREDIT LOANS

- Low interest
- Flexible Term
- Multiple Uses



May 3rd an AFLAC Advisor will be at AVCU Ark City Office to answer all your questions and get you enrolled at a great low rate. AFLAC insurance does not pay your doctors, it pays YOU!



If you move please tell us where you are going and how to reach you.

Use one of our **ATMs** with **NO Service Charge** for cash when we are closed.

Ark City - 1515 N. Summit - Winfield - 118 W. 9th Ave
LOST CARD = NO PROBLEM Sign up for Online banking and you can disable your card anytime you want. See a Member Service Representative for details!

REMINDER

We are no longer giving BALANCES or ACCOUNT INFORMATION over the phone!! This is to protect your privacy and financial information. Please see a staff member to learn about other ways to safely and conveniently get this information.

MOBILE BANKING APP – ONLINE BANKING – GET SIGNED UP TODAY!

Get Some Cash and Build Credit History

A smart way to borrow money for those extra summertime expenses is with a Share Secured Loan from your credit union. With a secured loan, you'll be using the funds in your share savings account as security/collateral for your loan. In return, you'll benefit from fast loan approval, a competitive low interest rate, and convenient repayment terms. Plus, since there are no credit qualifications, this is a great option for first-time borrowers and those trying to establish or repair credit history. You are basically borrowing against the money in your savings account to show your credit worthiness by making timely payments. As you do so you'll build your credit history, raise your credit score, and increase your likelihood of being offered more substantial and better offers for credit in the future.

Proudly serving our members for over 64 years!