

Ark Valley Credit Union

Quarterly Report & News

October 2017

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A message from the CEO...

Summer has passed by quickly and we are now enjoying the cooler temperatures and beautiful colors of the autumn seasons. Like the seasons Ark Valley Credit Union is ever changing and growing.

Ark Valley has been serving members since 1955. Because of the cooperative, not-for-profit structure of credit union, members enjoy lower rates on loans, higher return on savings as well as expanded services with lower or no fees.

Your ongoing membership and support of Ark Valley Credit Union is the reason we keep adding more products and services. Thank you again for choosing Ark Valley where your membership is truly valued and appreciated. We hope you have a safe and happy holiday season!



Kim Anneler, CEO



Angie Celebrates 20 Year Anniversary



1997 - 2017



1997 the credit union changed for the good. That is when Angie (McDowell) Czaplinski joined the team of employees. Since that time Angie has gotten married, had two children and has worn many hats at the Credit Union. Words cannot express our gratitude for her dedication and her compassion for serving our members. A reception was held on September 15th at the Ark City Office to thank Angie for 20 years.

FIRST MORTGAGES from ARK VALLEY CREDIT UNION



The possibilities of your next home are endless with a First Mortgage from your Credit Union. We are excited to now offer financing for your dream home and all the details you want with it!!

Our **SIMPLE HOME LOAN PROCESS** will make you think you are living in a fairy tale. Simply contact Ark Valley Credit Union in person or over the phone to complete a short application and let us do the rest.

savings rates

Regular Shares*	.15% APY
Christmas Club	.15% APY
Kids & Teen Acct.	.15% APY
IRA Accounts*	.55% 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.	.35%	.35%
12 Mo	1000.	.50%	.50%
24 Mo	1000.	.70%	.70%
36 Mo	1000.	.90%	.89%
48 Mo	1000.	1.15%	1.13%
60 Mo	1000.	1.30%	1.27%

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

What do you give a child for Christmas that seems to have everything?

Not sure what a child wants for Christmas, open a saving account and help your kids learn at a young age how to save, protect and spend their money wisely. We offer accounts for all ages.

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!

Watch Facebook for more details coming VERY soon...

4th Annual BLACK WEDNESDAY Loan Special

You must get **PRE-APPROVED** for your Black Wednesday loan!
-Special LOW Rates- -NO payment until 2018- -Prizes and Breakfast-

Holiday Loan Deferment

Skip your Payment, Help our Community!

It's that time of year... Ark Valley Credit Union borrowers with up to date loans are eligible to defer payments from November 24, 2017 to December 24, 2017 for a \$10.00 fee (per loan). Fees will be donated to local charities at Christmas time. Help yourself to CASH for holiday expenses and support local communities.

See a loan officer for approval if you wish to participate.

(Does not apply to First Mortgages, Home Equity Loans or VISA Credit Cards)

UNLOCK THE **POWER** OF YOUR HOME.

HOME EQUITY SPECIAL
2.49% APR
ARK VALLEY CREDIT UNION

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

Ark City - 1515 North Summit --- Winfield - 118 West 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!

Starting JANUARY 1, 2018, we will no longer give BALANCES over the phone!! This is to protect your financial information.

Dates to Remember

October 9th - Closed for Columbus Day

October 19th - International CU Day

Watch Facebook for SPECIAL Dates –

Black Wednesday Pre-Approvals

November 11th - Closed for Veterans Day

November 22nd - **Black Wednesday** Event

November 23rd - Closed for Thanksgiving

December 25th - Closed for Christmas

January 1, 2018 - Closed for New Year's Day



VOLUNTEERING at your credit union is rewarding! If you are interested in volunteering stop by and talk to Kim.

Congratulations Sheyann!

On September 5th Sheyann Kahm, of our Ark City Office, and her husband Nick welcomed a beautiful, healthy baby girl, Leytti weighing in at 8lbs. Both mother and daughter are doing well.

Proudly serving our members for over 60 years!

FAST, FRIENDLY CREDIT UNION FINANCING.

