

Ark Valley Credit Union

Quarterly Report & News

April 2017

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Free Audio Teller
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Annual Meeting, what a wonderful night we had celebrating the efforts of 61 years serving our members. The evening was shared with 159 members enjoying delicious slow cooked pot roast, loaded mashed potatoes, glazed carrots, rolls and dessert. The evening included a guest speaker from 1st Mortgages informing members of all the ways the credit union can help them get into the home of their dreams. Members of our Board of Directors, Supervisory Board and Loan Manager, as well as myself, reported to members the past years growth, new services and minutes of the previous meeting. Congratulations to our volunteer members who were reelected for the next term, Steven Bower, Sheri Quick and Barry Thompson. We thank them for volunteering and time spent with the credit union. Thank you to all of those who ran for election, we appreciate you and look forward to you volunteering at the credit union in the future. We concluded the evening with lots of cash being given out to winners of a bingo game that displayed 39 of our services. If you didn't make it, plan to attend next year, you will be glad you did.

Spring! Around here we are excited for this season as we are able to help our members start some new projects or remodel the old, make some new purchases or payoff some old debt. We specialize in loans and helping our members improve their lives with regard to their finances. Hope you come in to the offices and let us help you "bloom" this spring.



Message from ---

Kim Anneler
AVCU CEO

An advertisement for a home equity special loan promotion. The background features a 3D rendering of a modern house with a dark roof and white siding. In the foreground, a large, golden key is shown, with its handle forming a circular shape. The text "Hurry in to take advantage of this LOW offer!" is written in a bold, italicized font at the top. Below it, "UNLOCK THE POWER OF YOUR HOME." is written in a large, bold font, with "POWER" in yellow. In the bottom right corner, a black box contains the text "HOME EQUITY SPECIAL" and "2.49% APR" in large white font, with "ARK VALLEY CREDIT UNION" written below it. The Ark Valley Credit Union logo is visible in the bottom left corner.

March MILLION Dollar Special Loan Promotion was as exciting as a nothing but net, game winning, 3-pointer at the buzzer, during the March Madness basketball tournament! We set a goal of financing a MILLION dollars in new loans and we blew that goal off the court in just 3 weeks. We ended the special promotion period with **over \$1,500,000.00** in new loans. 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.

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!

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.

Refinancing vehicles you already own might just be the key to “*sprucing up*” around the house this spring. Refinance your vehicle with Ark Valley Credit Union! Low loan rates, automatic payments and a loan officer you can talk face to face with are just a few of the advantages of refinancing here. Come in or call to visit with a loan officer 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.



1st Mortgages can be done through our credit union partner 1st Mortgages with many of the same *great* benefits you see here at the credit union. Low rates, fast friendly service and questions answered with just a simple phone call. Financing through the credit union helps you know that you are working with a trusted partner who will give you the best rates and services available. See us today to finance your new home or refinance your current mortgage.

Be Aware of Scams

With storm season upon us be aware of scammers. People will often show up after a storm to help you out. Do your research before allowing anyone to charge you for helping to repair damages.

Use one of our **ATMs** when you need cash and we are closed.

NO Service Charge

Ark City - 1515 North Summit
Winfield - 118 West 9th Ave

Dates to Remember

Sat. May 27th & Mon. May 29th

Closed for Memorial Day

Tuesday – July 4th

Closed for Independence Day

Have your account at your fingertips by getting set up for **online access** to your accounts! See a credit union staff member today for more information.

We strive to do our best to be accurate with all your financial needs. Remember to always review your transaction whether you receive a paper statement or an **e-statement**.

If you have any questions regarding your accounts, please contact the credit union immediately.

Supervisory Committee will be auditing during this statement cycle if you have any questions concerning your statement you may contact them directly at the PO Box 722 Arkansas City, KS 67005 until June 30, 2017.

Proudly serving our members for over 60 years!

