

Ark Valley Credit Union

Quarterly Report & News

January 2018

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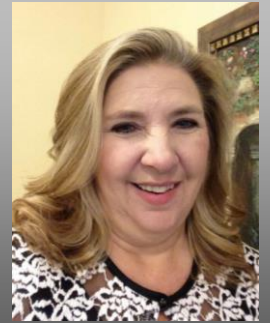
www.arkvalleycu.org

Free Audio Teller
1-877-622-2828

A message from the CEO...

As I get older the year seems to fly by. Here we are at the close of 2017 in what seemed like a blink of the eye. This year was no different as for keeping up on all the compliance issues and staying on top of all the new technology. We are excited for the coming year as we roll out our 1st Mortgage program. We are now able to offer this service to our members. We have partnered with some experts in this field to be able to bring you many home buying options. With this, comes seminars that we will offer at our offices to better understand the home buying process.

This will be good for first time buyers and those needing a little advice on ways to improve their credit. We are looking forward to being able to serve our members in this way. Thank you for choosing us. We are striving to be your hometown financial institution. From all of us at Ark Valley Credit Union we wish you and your family a very happy and prosperous new year.



Kim Anneler, CEO

Brrrr . . .

It was a cold morning for our

4th Annual Black Wednesday

loan special! Just over \$1,412,000.00 in loans were approved and processed with special interest rates as low as 1.74% apr! Partner these special low loan rates with breakfast and cash prizes and you'll know why so many of our members wake up early to join us. Make sure to follow us on Facebook, watch our marquee, and read your statement messages so you can join us for our next big event!

Snowflake Financing details coming soon!!



International Credit Union Day

On October 19th we celebrated with cookies and prizes as an appreciation to our members.

Congratulation to those who won cash prizes!!

We THANK each of you who have entrusted Ark Valley Credit Union to be your financial institution of choice.

We are here for you!

Happy New Year! May 2018 be the year you purchase your new home 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*	.75% 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.	.55%	.55%
12 Mo	1000.	.70%	.70%
24 Mo	1000.	.90%	.90%
36 Mo	1000.	1.20%	1.19%
48 Mo	1000.	1.45%	1.42%
60 Mo	1000.	1.60%	1.55%

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!

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



Proudly serving our members for over 60 years!

Annual Meeting

Monday, March 26, 2018

At Cowley College Wright Room

Doors open at 5:00pm - Dinner at 5:30pm - Meeting to follow

Tickets must be purchased in advance and will be on sale at both credit union locations starting Feb. 20th

Thank YOU – Thank YOU

Skipping your Payments, Helped our Communities!

This time of year, when things are tough, we know we must help our members and our communities. Members who donated \$10 per loan to defer **470 loan payments** during the holidays made it possible for AVCU to donate **\$4,700.00** to local charities this season. Donations were made to help children have Christmas presents under the tree, families to have dinner on the table and people less fortunate to have clothes on their backs. THANK YOU to all our members for your generous hearts and donations.

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!

IMPORTANT ALERT --- IMPORTANT ALERT

Starting **JANUARY 1, 2018**, we will no longer give **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!**

Theft: the action or crime of stealing

Protect: keep safe from harm or injury

Can you remember when you were in school and you had to define words such as these to learn the meaning and spelling of them? Here are two words we hope you learned, understand and consider as you clean up 2017 and move into 2018. Do not throw away papers with sensitive information on them such as your full name, full address, social security number, birth date or account numbers. Make sure to shred or burn these documents. Also, be aware of who is around you when you verbally give this information in the doctor's offices, tax offices or financial institutions. Identity **theft** is a fast-growing problem and we want you to know how to **protect** yourself.

