

Ark Valley Credit Union

Quarterly Report & News

July 2017

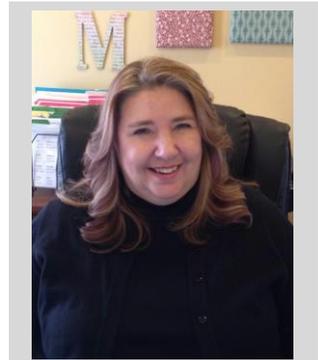
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Annual Meeting, what a wonderful night we had celebrating the efforts of 61 years serving our members. The evening was shared with 159 members enjoying delicious slow cooked pot roast, loaded mashed potatoes, glazed carrots, rolls and dessert. The 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.



Message from ---
Kim Anneler
AVCU CEO

Summer is 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 regards to their finances. Hope you come in to the offices and let us help you with that dream vacation or new pool.

Hurry in to take advantage of this **LOW** offer!
UNLOCK THE POWER OF YOUR HOME.

ARK VALLEY CREDIT UNION

HOME EQUITY SPECIAL
2.49% APR
ARK VALLEY CREDIT UNION

TRAVELING SOMEWHERE?

Make sure to let us know when and where you are going! As a security feature to protect you from fraud, our cards will lock you out until a charge is verified as something you transacted. Your VISA Debit Card or VISA Credit Card can be easily flagged for your travel and destination areas, as well as, the specific dates you are traveling.



Don't get caught without funds for your fun!

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 summer. 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.



Back to school **EXPENSES** can be tough if you aren't prepared. **INCREASE** your VISA Credit Card limits now and be ready to enjoy the fun when August gets here! See a loan officer today.

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. Sept 2nd and Mon. Sept 4th
For Labor Day



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.



JULY 28th

More details coming **SOON!!**
Make sure to follow us on Facebook, check out our marquee and signs posted in the lobbies or look for your invitation in the newspaper.
Don't miss out on the fun!

Proudly serving our members for over 60 years!

