

Ark Valley Credit Union

Quarterly Report & News

October 2020

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Winfield, KS 67156
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Free Audio Teller
1-877-622-2828

We are so **EXCITED** to have our NEW location in Winfield open! Come visit us, we would love to show you around! Our full-service lobby with refreshing coffee bar and large windows makes you wish dealing with finances took longer. The drive-thru now offers two lanes to help you get in and out quickly when you are in a hurry or weather is unfavorable. Last, but a huge welcome, is the new ATM located in the drive-thru lane.



1222 Main - Winfield, Kansas

Annual Meeting to be held during International Credit Union Week

October 13-16

Visit our branches during this week to see how the credit union performed last year. Make sure to enter our drawings while you are in for your chance to win several prizes.

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Christmas Shopping made easy, safe and convenient!

VISA Gift Cards

Who doesn't love plastic for Christmas?

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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 1 month of payments.

November 24, 2020 to December 24, 2020

\$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)

**PRE-
BLACK
COMING SOON...
FRIDAY**

**NOVEMBER 20th
Ark City & Winfield**

Don't Wait! Get PRE-APPROVED!

October 26-November 19

Many MORE details coming.

Follow us on Facebook, watch the marquee and listen up for more details on this 7th annual event happening soon!

Thank you to all our wonderful members for your patience during COVID-19 Pandemic.

Ark Valley Credit Union Fee Schedule

SAVINGS ACCOUNT FEES

EXCESSIVE WITHDRAWAL:

Regular Share Account	\$1.00/Withdrawal if more than 6 withdrawals per quarter
Children's Savings Account	\$1.00/Withdrawal if more than 6 withdrawals per quarter
IRA Account	\$1.00/Withdrawal if more than 6 withdrawals per quarter

EARLY WITHDRAWAL:

Christmas Club Account	\$10.00/Withdrawal if withdrawn before November 1
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CHECKING ACCOUNT FEES

Credit Report Fee To Open Account	\$10.00/Member
Checking Account Service	\$3.00/Month > \$100 Bal (No charge to members age 60 and over or on teen accounts)
Return Item Fee	\$30.00/Item
Copy/Look-Up	\$2.00/Item
Share Savings Overdraft Protection	\$2.00/Item
Check Printing	Prices may vary depending upon style

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Deposited Items Return	\$10.00/Item
Money Order	\$1.00/Money Order
Cashier's Check	\$2.00/Cashier's Check
Stop Payment	\$15.00/Item
Same Day ACH Transfer	\$15.00
Wire Fee	\$15.00
Western Union/QuickMoney	\$16.00
Visa Gift Card	\$2.00/Card
ATM Card (Savings Only)	\$10.00/Card
Visa Spend Card	\$10.00/Card
Instant Issue Debit Card	\$10.00/Card
Cash Advances	\$2.00 (Unless Applies To AVCU Loan Payment)
Maintenance	\$5.00/Month for accounts returned with incorrect address for 3 years
Inactive Account	\$5.00/Month for accounts that are inactive for 12 months and balance is under \$20.00
Account Close/Reopen	\$5.00 if an account is closed or reopened within 90 day period
Fax	\$1.00/page
Account Research	\$25.00/Hour, Min. 1 Hour Fee
Account Reconciliation	\$25.00/Hour, Min. 1 Hour Fee

**We reserve the right to close checking accounts with frequent overdrafts.*

Effective 12/1/2020

