



COMMONCENTS

FALL 2018

The Newsletter of APCI Federal Credit Union



Welcome to the Credit Union Team!

Fred Haller
Loan Coordinator

Fred joined the loan department in June to fill the Loan Coordinator position. He is a graduate of the Rex Johnson University of Lending and has earned the Certified Lending Specialist Degree from CUNA. Fred has over 15 years of commercial banking and credit union experience.



Jill Fessler
Accounting Analyst

Jill joined the accounting team in August to fill the Accounting Analyst position. She holds two degrees, one in accounting and the other in elementary education. Jill worked for the past 16 years as the Finance Manager for the Bethlehem Parking Authority. She has a strong background in accounting, specifically working with accounts payable, financial statements, audits, and budgets. Jill also brings nine years of banking experience to our Credit Union team.



Avoid Debit Card Fraud

The convenience of using a debit card has made it a fast-growing way to pay. Given that this card is linked directly to your account, it is important to take extra precautions when using your card. Protect your money with these safety tips:

Cover the keypad – Block the view of anyone (or a camera) nearby as you key in your PIN at an ATM or register.

Know the vendor – Skip the debit card for the first couple of times you buy from a new store. For online purchases, it is safer to use your credit card because the money does not come out of your account immediately.

Keep receipts – Compare them with your statement. Shred anything with your card number before discarding.

Mark through blank spaces on debit slips – This includes the tip line at restaurants, so the total amount cannot be changed.

Be vigilant – Check your account regularly.

Notify us of your travels by filling out our Travel Notification Form – This helps make your travel purchases less problematic.

Avoid rundown ATMs – They may be fake or compromised machines to capture card information. Be wary of odd ATM requests, such as asking twice for your PIN.

Memorize your PIN and don't share it – APCI FCU will never call or email you asking for your PIN.

Source: image.works





MAKE
Holiday Wishes
COME TRUE

HOLIDAY LOAN SPECIAL COMING SOON!

Visit apcifu.org for more details on November 1.

A Reminder to Our “Snowbird” Members

As you prepare for your upcoming trip to your favorite destination, don't forget to submit a Temporary Address Change Form to ensure your Credit Union mail continues to reach you. To access this form, visit apcifu.org or call the Credit Union at 800-821-5104.

Now is also the perfect time to sign up for APCI eStatement service. An eStatement is an electronic version of your regular APCI FCU account statement. It is delivered faster, is easier to store and saves paper. Visit apcifu.org and log in to APCIRCUIT® PC Home Banking Service > eStatements to self-enroll.



We're Getting a
Bright New Look...



A newly redesigned
apcifu.org is coming soon!

The Benefits of an IRA Share Certificate

To our members who have IRA shares at the Credit Union:

Did you know you can invest your Traditional and Roth IRA shares into an IRA share certificate to increase earnings? Funds in a Traditional or Roth IRA share earn 0.55% APY* in dividends; however, if you move your IRA funds into an IRA share certificate, our lowest rate is 0.60% APY* for the three-month term, and our rates gradually increase up to 2.60% APY* for the 60-month term. We even waive any penalty for early withdrawal if you are of age to take required minimum distributions.

Give us a call at 800-821-5104, send a secure message online by visiting apcifu.org > **Contact Us** or stop by, and our Member Services Team will be happy to assist you!

*APY=Annual Percentage Yield. Rates are subject to change. Penalties for early withdrawal could reduce earnings.

Member Identification Requirements

In accordance with Section 326 of the USA Patriot Act, new account applicants will be required to provide current government-issued photo identification that verifies your identity, including name, address, date of birth and other identifying information. Identification may be requested for current members if original documentation has expired or was not obtained when you opened your account. The Credit Union is now scanning member identification. Your scanned image will be attached to your account file and can be readily accessed by Credit Union staff. These images will be used as an added layer of security to be sure that we are transacting business with the true account owner. In all cases, protection of our members' identities and confidentiality is our pledge to you. We proudly support all efforts to protect and maintain the security of our members and our country.

Important information: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. If the Credit Union is unable to verify information you provide, an account will not be opened.



A World of Opportunity Awaits – Start Saving Now

A PAUTMA (Pennsylvania Uniform Transfer to Minor Act) Custodian's Share Savings Account is open to minors under the age of 21 who qualify for membership with APCI FCU. A minimum deposit of \$5 is required to establish and maintain membership.

Benefits include:

- Learn financial responsibility at a young age
- Earn dividends monthly
- Easily transfer funds from a parent's or guardian's account
- Make cash withdrawals, deposits and transfers at ATMs worldwide using our ATM card
- Open share certificates and save even more

Kids Klub is our special savings program for our members who are between the ages of 5 and 12. When you turn five, you are automatically part of the Klub!

Kids Klub members receive:

- The Treasure Chest – a semi-annual newsletter just for kids
- A birthday greeting and gift*
- A Primary Share Savings Account credit if they create a holiday ornament to display in our lobby

To open a Share Savings Account for a minor online, visit:
apcfcu.org > APCI eJoin > Become a Member > Other

*Birthday card and gift will be mailed at the beginning of the month in which the member's birthday falls (child must be between the ages of 5 and 12 years old in the month of distribution).

Focus on the Member

Dear Members:



Fall has arrived here with sunny days and cooler nights. Make time to enjoy the beauty of the harvest season.

Hello to all of our members in Alabama, Tennessee, North Carolina and Virginia. We enjoyed visiting your region this summer. It was a pleasure to meet many employees of Air Products and Versum Materials and their immediate family members during our visits.

Don't forget to access your accounts wherever you go this fall using our electronic banking services. You could even win one of ten \$250 Visa® Travel Cards. Visit apcfcu.org/enter for full promotion details.

Lori Floyd, Director of Marketing



Access Your Accounts Wherever You Go



*Visit apcfcu.org/enter for full promotion details.



Use our APCI eCU Suite of Electronic Banking Services and sign up for a chance to win a Visa® Travel Card at apcfcu.org/enter.*

Phone Service available daily until 4:30 pm ET: 800-821-5104



Federally
Insured by
NCUA



Equal
Housing
Lender



MONEY MINUTE

Is it possible to request my account balance and history through text messaging?

Yes! To enable this feature, log in to APCIRCUIT® PC Home Banking Service and select the *Settings* tab, followed by *eMobile Settings*, and *Text Mobile Settings*. After completing and confirming the necessary information, you will get a text welcoming you that includes the text prompts to receive your account balance and history.

As interest rates rise, is it too late to consider refinancing my mortgage loan with APCI FCU?

No! Rates remain relatively low to the market and the low,

one-time processing fee makes a Refinance Mortgage from APCI FCU a great value. Use this loan for transfer financing, or take cash out for various purposes.

Can I make more than six transfers a month from my Primary Share Savings Account and not be impacted by the limitations of Reg D?

Yes! You can initiate transfers from your APCI FCU accounts using your ATM card or Visa® debit card at an ATM. Transfers at an ATM are unlimited and will not count toward your monthly Reg D transfer count.



HOLIDAY CLOSINGS



Thanksgiving

Thursday, November 22
Friday, November 23

Christmas

Friday, December 21: *close at 2:30 pm ET*
Monday, December 24
Tuesday, December 25

New Year's

Friday, December 28: *close at 2:30 pm ET*
Monday, December 31
Tuesday, January 1



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