



COMMONCENTS

SUMMER 2018

The Newsletter of APCI Federal Credit Union



The Credit Union Team is Growing

Wendy Weaver
Member Services Associate



Wendy joined the Credit Union in April and is responsible for supporting the teller area by performing a variety of financial transactions, including processing deposits, withdrawals, loan payments and issuing Visa® travel and gift cards. Wendy has over 20 years of customer service and banking experience and is a welcomed addition to the APCI Federal Credit Union staff.

Stephanie Ardizzone
Electronic Funds Transfer Specialist



Stephanie joined the eCommerce team in April to fill the Electronic Funds Transfer (EFT) Specialist position. She is a graduate of Kutztown University and earned her MBA from Marywood University in Scranton, PA. Stephanie has a diverse background in electronic and member services. She previously worked in commercial banking before beginning her journey with the Credit Union.

Welcome
on Board!

Win a Magical Shopping Spree

Are you a Mastercard® Plus cardholder? If not, you should be! You could win a magical shopping spree. Winners will have 60 seconds to grab thousands of items from the shelves in the Mastercard CUREwards® warehouse in Chicago, Illinois. Sweepstakes ends 9/9/18. Visit apcifu.org to learn more.



Spark SUMMER FUN

WITH OUR PERSONAL LOAN SPECIAL

RATES AS LOW AS 4.99% APR

*APR=Annual Percentage Rate. Promotional rates expire on August 31, 2018. Visit apcifu.org for more details.

Celebrating an APCI eMobile Milestone

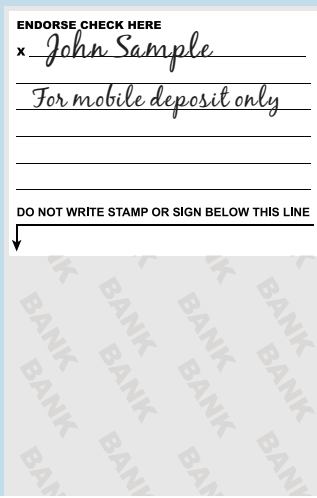
Congratulations to Julianne Wagner of Pennsylvania for being the 5,000th account to download our APCI eMobile app. We surprised Julianne with a Visa® gift card to celebrate the milestone. We introduced our APCI eMobile app in August of 2016 as a part of our technology upgrade. Members that use our app enjoy the convenience of being able to check balances, view transactions, transfer funds and make loan payments within their APCI FCU accounts, receive account alerts, and deposit checks with APCI eDeposit...all from their mobile device.

Download the APCI eMobile app directly to your smartphone or tablet from the App Store® or Google Play™ today.*

*An APCI RCUIT PC Home Banking Service account is needed to log in to APCI eMobile. To self-enroll, visit apcifcu.org and click on "Not a User? Enroll Now!"

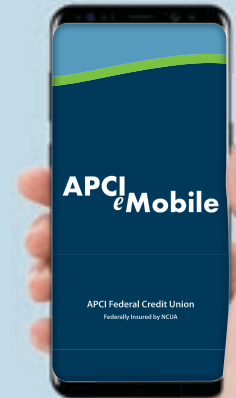
Our APCI eMobile app recently went through an upgrade. Members now benefit from the following changes:

- Shortcuts for APCI eDeposit and transfers now appear on the Account Balance screen
- The edit pencil icon allows you to hide or display shares and loans and adjust the order of the accounts listed
- A new Contact Us screen provides direct hyperlinks to our phone number, email, and a location map
- APCI eDeposit will automatically take a picture and provide alternate views of the check image
- Android™ now has a customizable landing page and Touch ID capability
- iPhone® 10 has facial recognition capability



Important: The proper way to endorse an APCI eDeposit check is to write **"For mobile deposit only"** under your signature on the back of your check. Please use this endorsement every time you deposit a check with APCI eDeposit.

If you have any questions, please contact the Credit Union at 800-821-5104 and press 3 for mobile banking questions.



Simple Ways to Help Fight Fraud



- ✓ **Create strong passwords:** do not use obvious passwords such as your birth date or family member names; do not share your passwords with anyone; periodically change your passwords
- ✓ **Safeguard access to your computers and mobile devices:** take advantage of automatic updates of operating systems, browsers, and apps to make sure you have the latest protections; use an automatic screen lock with a password to help protect your data, especially if your device is lost or stolen; avoid joining unknown Wi-Fi networks and do not use unsecured applications over free Wi-Fi
- ✓ **Set account alerts:** sign up for APCI eAlerts, Mastercard Plus Consumer Alerts, and Visa Purchase alerts to help protect your accounts; these notifications are available electronically when certain events, which you specify, occur within your account; learn more at apcifcu.org

SHARE THE 
adventure
OF CREDIT UNION MEMBERSHIP

Invite your immediate family and household members to join APCI FCU!*

To join online, visit apcifcu.org > APCI eJoin.

*For complete membership eligibility information, visit apcifcu.org > Membership & Forms.

IRA Quiz

Test your IRA knowledge by answering True or False to the statements below, and then check the answers to see how you did!

- 1. You are unable to contribute to an IRA if you have reached the maximum contribution limit in your 401(k).**
- 2. You can contribute to both a Roth IRA and a Traditional IRA in the same year.**
- 3. A married couple filing jointly can combine their IRA funds into a jointly funded spousal IRA.**
- 4. You can start taking funds from your IRA at age 62, the same age you can begin to collect Social Security.**
- 5. The annual deadline to contribute to an IRA is December 31.**
- 6. A Traditional IRA will give you tax benefits now while a Roth IRA will provide you with tax benefits in retirement.**
- 7. APCI Federal Credit Union offers both Roth and Traditional IRAs with no annual maintenance fees and no transaction fees.**

Answers

- 1. False:* Maximum contributions to a 401(k) are entirely separate from maximum contributions to an IRA.
- 2. True:* You can contribute to both a Roth IRA and a Traditional IRA in the same year.
- 3. False:* There are no jointly funded spousal IRAs. (However, there is a spousal IRA.) A married couple's IRA funds cannot be combined in the same account.
- 4. False:* You can withdraw Traditional and Roth IRA funds at age 59 ½ or earlier with some exceptions.
- 5. False:* You can contribute to an IRA for a given calendar year up until the tax deadline of the following year.
- 6. True:* Traditional IRA contributions are before-tax dollars, meaning that they are tax-deductible contributions that you must pay taxes on upon withdrawal. Roth contributions are after-tax dollars, meaning that you pay taxes now, but can withdraw earnings tax-free at retirement.
- 7. True:* If you have any questions, please call 800-821-5104, ext. 2840 for Al Kauffman, Certified IRA Professional, or ext. 2876 for Michelle Roxbury, Certified IRA Specialist.

Focus on the Member

Dear Members:



We hope you're enjoying the warmer weather and sunshine that summer brings. June, July, and August seem to disappear in an instant.

Our days have been very productive as we traveled recently to interact with members in Arizona, California, and Louisiana. Many local visits within Pennsylvania were also completed. Thank you to all of the employees of Air Products & Chemicals and Versum Materials and their family and immediate household members who took the time to interact with Credit Union personnel during our visits.

If you're a saver, check out our great Share Certificate rates. In need of a loan? Compare your current auto loan rate and consider transferring the loan to us and you could win your share of \$2,500. Need funds this summer for that special project? We have a limited time personal loan special now available. Do you have our Mastercard Plus credit card in your wallet? Cardholders who participate in the Magic Minute promotion could win a 60-second shopping spree to grab thousands of items. Learn more at apcfcu.org.

Our goal is to provide you with products and services that meet your financial needs. We value your membership. Have a great summer!

Lori Floyd, Director of Marketing

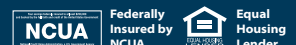
HURRY! OFFER ENDS SOON.

Do the Math Refi & SAVE.

Auto Loan Rates as Low as 1.49% APR*
Plus, win* your share of \$2,500!

*APR=Annual Percentage Rate. Promotion expires July 31, 2018. Visit apcfcu.org for more details.

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





MONEY MINUTE

How can I help my child manage their finances while they are away at college?

Talk with your children about budgeting, paying bills on time, and saving. By opening an account at APCI FCU, your student can contribute to a Share Savings account and Share Draft Checking account. APCIRCUI[®] PC Home Banking Service and APCI eMobile let students easily manage their finances while they are away from home. Funds can be transferred between member accounts with immediate availability through APCIRCUI, and our Visa[®] Debit Card allows for cash withdrawals and signature debit purchases from a Share Draft Checking account. Visit apcifcu.org > **APCI eJoin** to open an account.

I am leaving for summer vacation. Should I alert the Credit Union?

Yes. If you plan to use your APCI FCU debit or credit card while you are away, please complete our Travel Notification Form before your departure to inform us of your plans. Your travel dates, destination, and contact phone numbers are helpful to our fraud investigators in the event of suspicious activity. To download the form, visit apcifcu.org/TravelForm.



HOLIDAY CLOSINGS



Independence Day
Wednesday, July 4

Labor Day
Monday, September 3



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