

Access CONNECTION

SUMMER 2017 THE NEWSLETTER FOR MEMBERS OF ACCESS CREDIT UNION



We are now Access Credit Union!

We changed our name to better reflect our growing membership and to better serve your financial needs!

We're still the same friendly faces, with the same great services, and the same loveable 'Director Of Greetings' dogs – Benjamin and Franklin.

But now – we'll be even better! We're adding new services and improving existing ones. Even our website will be getting a facelift. Lots of exciting changes for Access CU. Keeping pace with technology is important to us.

Access CU; providing you with affordable convenient access to your money – today, tomorrow, and wherever you may be!



IN THIS ISSUE...

Vehicle Loan Sale ■ New Debit Cards
Mobile Banking & Remote Deposit Coming Soon
Member Appreciation Day and more!

Access New Vehicle Loan Sale

Rates as low as

1.99% APR*

48 Month Term

New Vehicle Years 2016 & 2017

This may be the perfect time to buy a new vehicle. We offer New Vehicle Loans with financing up to 100% and terms up to 48 months.

This may be the perfect time to save by refinancing your current vehicle loan for a lower rate.

Expires Oct. 31, 2017

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant. Subject to change without notice.



Certificate of Deposit

48 - Month CD at 1.90%*

\$1000 minimum deposit – Up to \$2 million

New money only. Expires Oct. 31, 2017

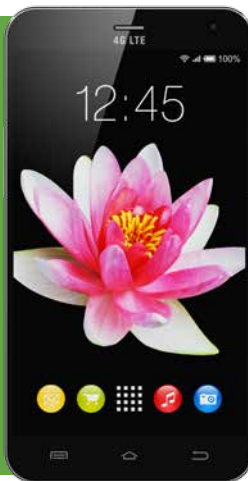
*Rates and terms may change at any time without notice. Offer may be withdrawn at any time.

TWO NEW SERVICES COMING SOON!

Mobile Banking & Remote Deposit Capture

Look for details on our new website.

www.accessmycu.org



Drowning in high credit card debt?



There is relief. Transfer high rate balances from other financial institutions to a low rate Access Visa Credit card.

Pay NO fees to transfer your balance.

Call for details today!

Now Available! Tap into your home's equity with a Home Equity Line of Credit.

Use it for any need. You'll love the savings and its versatility! Add a bathroom or remodel your kitchen. Install a new roof or buy furnishings. Consolidate debt or pay for college – even take advantage of an investment opportunity! As you repay, funds are replenished and available to use again. The interest may also be tax deductible – consult your tax advisor for details.

Rate based on WSJ Published Prime

10 Year Draw ■ 10 Year Re-Payment ■ 80% Loan To Value

Call for details!

*Some restrictions apply. Please call 215-788-0411 for details - Option #2. Rates & Terms may change anytime without notice.



IMPORTANT NEWS!

New ATM/Mastercard Debit Card – Coming This Fall!

This fall, Access Credit Union is switching networks and will be issuing new ATM Cards and Mastercard Debit Cards. Your current ATM and Debit Card will no longer work. Many new improvements will become available with the transition to the EMV Mastercard network.

Your new ATM and Mastercard Debit Card will include 'Built-In' Chip Technology – adding a layer of security for you. The new chip card will have a new look and will also include an embedded microchip. The embedded microchip provides robust security features that are not possible with traditional magnetic strip cards. New cards will be part of the Co-Op Network offering over 30,000 surcharge free ATM machines.

Life Happens! We understand that mistakes may occur from time to time. Fortunately, we offer protection options that can provide assistance. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

Now we can cover overdrafts in more ways:

- **Standard Overdraft Protection** – we will automatically transfer money from your savings to your checking when the available balance is insufficient (6 free transfers per month). All checking accounts are automatically enrolled in this program.*
- **NEW Access Courtesy Pay (ACP)** – if your savings account does not have enough money to cover the checking account debit without standard overdraft protection, we'll pay it for you anyway, up to \$300. All eligible checking accounts are automatically enrolled in this program.*
- **NEW Access Courtesy Pay PLUS (ACP+)** – For added protection, we can cover overdrafts on your ATM and Debit Card Transactions, up to \$300. ACP+ requires that you Opt-in and meet ACP eligibility requirements.*

For additional information visit

www.accessmycu.org or
www.co-opnetwork.org.



**Call or stop by the credit union for details.*

Important Dates To Remember:

Week of 9/11/17 – new cards to arrive in your mailbox.

Please activate by selecting a PIN Number. (You may change your PIN at any time.) Your full social security number, Date of Birth, Zip code and the CVC2 number on the back of the card is needed to activate them.

Three out of four questions must be answered correctly.

Week of 9/18/17 – Activated Cards will now work. If you have recurring payments using your debit card, please notify these vendors with your new card information.

Note: The new Debit Cards will now have Apple Pay. Android Pay will be available with our new Mastercard Debit Card.



Need Money For College?

At Access Credit Union, we're committed to helping our students find the best funding solution for their education. The Student Choice Loan Solution helps you fill in the gaps that federal aid may not cover. With lower interest rates and no origination fees, you can save hundreds of dollars a year by choosing our student loan solution.

- Deferred Repayment Option
- Low Interest Rates
- Flexible Payment Options
- Zero Origination Fees
- Up to \$75,000 Line of Credit*

Apply online at www.accessmycu.org, or call (877) 689-1169 to apply by phone.

** Subject to credit qualifications and annual credit review.*



Free AD&D Insurance

As a member of Access CU, you will be able to receive complimentary Accidental Death and Dismemberment Insurance. AD&D is a policy that pays benefits to the beneficiary if the cause of death is ruled an accident. You will receive notification shortly on how to sign up for our complimentary service.

Save The Date & Join Us – October 14 Member Appreciation & ‘Shredding’ Day at the credit union!



Food - Fun - Prizes!! 10 am – 2 pm

Bring your private documents that you have been saving, and we will shred them for you!

Your Money Is Insured Up to One Million Dollars

Access CU is one of the few credit unions in the nation that insure your funds up to one million dollars.



Coverage Per Member with Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000

At Access, you have access to one of the best services offered in the country.

**Example only*

We're Updating Our Records

To make sure our records are up to date, we need your current information! Please ask to verify your information the next time you call or stop by the credit union. Thank you!

Holiday Closings:

Independence Day
Tuesday, July 4, 2017

Labor Day
Monday, September 4, 2017



www.accessmycu.org

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Toll Free-800-441-0878

Fax: 215-788-0662

Routing Number - 231379788

Lobby & Drive Up Hours

Mon - Wed: 8:00 AM to 5:00 PM

Thurs & Fri: 8:00 AM to 6:00 PM

Saturday: 8:00 am – 12:00 pm