

Access CONNECTION

FALL 2017

THE NEWSLETTER FOR MEMBERS OF ACCESS CREDIT UNION

Check Out Our New Website – www.accessmycu.org

We are thrilled to announce our newly revised 'Access Credit Union' website is live. With so many new services coming soon, be sure to visit our new website often. It's all about YOU at Access Credit Union. Providing you with convenient services is one of our main goals. We are certain you will enjoy the updated look, and we welcome your feedback.



IN THIS ISSUE...

NEW Mobile Banking ■ Remote Deposit
Holiday Cash ■ Debit Card Control Options
Member Appreciation Day and more!

ACCESS Holiday Cash!

Borrow Up to \$2,000

As Low As

6.49% APR*

Terms Up To 13 Months

Here is a low-cost solution for your holiday shopping needs – and an easy way to obtain some extra cash. Perfect for gifts, travel, and more – use the funds for any expense this busy time of year. Call for details or apply online at www.accessmycu.org.

*APR = Annual Percentage Rate. Rate effective October 1, 2017 through December 31, 2017, and subject to change without notice. Contact the credit union for the complete details.



New! ACCESS MOBILE Banking Anytime, Anywhere

COMING DECEMBER 1, 2017

IT'S EASY, FAST AND SECURE!

Your time is important, and today's busy schedules don't always make it easy to manage your finances. With mobile banking, you can take care of your finances when and where it's convenient for you. Using your smartphone or other mobile device, you can view your account activity, make transfers and schedule alerts.

- Deposit Checks
- View Account History
- Pay bills (schedule payments, view payment history)
- Transfer Funds
- See real-time balances
- And more!

Remote Deposit Capture – ALMOST HERE!

CLICK. SNAP. DEPOSIT.

Snap a photo of your check with your smartphone and it will be deposited for you. It's easy to sign up for Mobile Deposit Capture.

Check our website for updates and details!



Power for ACCESS Debit Cardholders:

New Card Control Options



You now have access to an app called CardNav by CO-OP, so you have real-time control over your cards via your smartphone.

CardNav adds another level of security by letting you decide how and when your card can be used – and alerting you if the specified transactions occur. This can help identify and stop potential fraud. You can even use CardNav to set personal spending limits to help you stay within budget.

With CardNav, turn cards on or off and use GPS to restrict transactions to businesses within a designated area. You can also limit your card use to specific merchants or purchases or receive alerts when approaching your spending limits.

Gain the security and control of CardNav! Get started today and download the app from the App Store or Google Play.

CardNav FAQs

Q. What kinds of controls and alerts can be set using the CardNav app?

A. You can set control and location preferences for each card, including “My Location,” “My Regions,” and “Block International.”

Q. What alert messages can be set?

A. Receive an alert when your card has been turned on or off, or when transactions are attempted when the card is off.

Q. What is a “Location” control?

A. It is a control based on where the merchant transaction occurs.

Q. What is the “On/Off” card control function?

A. It enables and disables card transactions.

Q. What is the “Card On” control preference?

A. It means card transactions are subject to CardNav alert and control preferences currently set.

Q. What is the “Card Off” control preference?

A. If you’ve turned your card off, most card transactions are denied except for auto-pay transactions and credits (deposits, returns, and reversals).

Q. What transactions can be turned “On” or “Off” or have an alert sent when a specified transaction occurs?

A. Transactions that can be turned on or off include in-store (card present), online (including bill pay), mail or phone order, auto-pay or recurring transactions, and ATM transactions.

ATM/Mastercard Debit Card Update!

Your credit union is switching networks to provide you with a more secure ATM/Mastercard Debit Card. You should have received your new “chip enabled” card. The embedded microchip provides added security features not possible with the traditional magnetic strip card.



ACCESS Member Appreciation Day

Join Us On October 14, 2017 ■ 10:00 a.m. - 2:00 p.m.

See why members always come first at Access Credit Union!

We'll have giveaways, treats for the kids, face painting, an ice cream truck (for everyone!), and a food truck with delicious refreshments. E-Waste Experts, Inc. will also be on site to assist with free data destruction and electronics recycling. Accepted items include: cell phones, personal computers, laptops, printers, wire, video games, televisions, and much more! CRT glass televisions and monitors are not accepted. Stop by the Shredder Truck with your confidential documents for shredding. There is no limit to the amount of paper you can have shredded. **No businesses please!** Members can visit www.easteexperts.com for details.

Protect Your Golden Years!

Individual Retirement Accounts (IRAs)

We can't emphasize enough how important it is to save for your retirement and children's education. If you haven't already started putting money aside, now is a great time to start. Open a Traditional and/or Roth IRA to begin.

When you withdraw money, you pay taxes with Traditional IRAs. On the other hand, with Roth IRAs, you don't pay income tax on your earnings. For Traditional and Roth IRAs, you can contribute \$5,500. For those 50 years of age and older, your limit increases to \$6,500. IRAs are federally insured up to \$250,000.

You can also save for your children's education with Coverdell Education Savings Accounts. They are tax-free when the money is used for specific educational expenses. You can contribute \$2,000 per qualified child per tax year. We also offer SEP IRAs.

Make monthly contributions throughout the year by setting up direct deposit or payroll deduction. The deposits are done automatically.

If you already have an IRA, make a contribution before it's too late. The deadline for contributing for 2017 is April 17, 2018, also the deadline for filing your taxes.

Stop by or call to open an IRA and/or make a contribution today to make your golden years shine!



www.accessmycu.org

23 Commerce Circle, Bristol, PA 19007

Main Office: 215-788-0411

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

Season's Greetings



The Board of Directors and staff at Access Credit Union wish you and your loved ones a Happy Thanksgiving and a wonderful Holiday Season!

We hope you and your family have a peaceful, healthy, and prosperous 2018!

We appreciate your business and look forward to meeting your financial interests in the years to come.

Holiday Closings

Columbus Day

Monday, October 9, 2017

Veterans Day

Friday, November 10, 2017
Saturday, November 11, 2017

Thanksgiving Day

Thursday, November 23, 2017

Christmas Day

Monday, December 25, 2017

New Year's Day

Monday, January 1, 2018