

Access CONNECTION

SPRING 2018

THE NEWSLETTER FOR MEMBERS OF ACCESS CREDIT UNION

CALLING ALL MEMBERS!

Join Us For Our Upcoming Annual Meeting
Thursday, June 14th at 10:30 a.m.

ACCESS Credit Union is a member-owned, not-for-profit financial cooperative. We have a legacy of volunteers who have worked tirelessly to guide us, including those on our Board of Directors and Credit Committee. Not only do volunteers help lead our credit union, but they also provide feedback for policy decisions and ensure our financial soundness.

**Be part of democracy in action.
Join us for our Annual Meeting.**

This year, our meeting will be on Thursday, June 14, 2018, at 10:30 a.m., at our office, 23 Commerce Circle, Bristol, PA. We will also hold our elections – with three seats up for re-election on our Board of Directors; Kevin Backstrom, Bill Morris, and Steve Cordisco are on the ballot. We also have two Credit Committee seats up for re-election; Kevin Backstrom and Karen Crilly are on the ballot.

We encourage you to attend our meeting or vote. To RSVP for the meeting, contact us at 215-788-0411.

Cast Your Vote!

Board of Directors

Kevin Backstrom Bill Morris Steve Cordisco

Write-In: _____
(Members must vote for three.)

Credit Committee

Kevin Backstrom Karen Crilly

Write-In: _____
(Members must vote for two.)

Please complete your ballot and return it to 23 Commerce Circle, Bristol, PA 19007.



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Spring Clean-Up Loan

Borrow Up to \$3,000

As Low As

6.99% APR*

Terms Up To 13 Months



Need some low-cost debt relief? Ready to consolidate unwanted bills or other debt? Try this easy and affordable loan! You can use these convenient funds for any reason. To apply, visit us online or call 215-788-0411.

**APR = Annual Percentage Rate. Rate effective April 1, 2018, and subject to change without notice. Contact the credit union for the complete details.*

Meet Our Bi-Lingual Staff

At Access CU, we take pride in keeping our lines of communication open with our members. Do you know that two of our employees speak Spanish? Both Abby and Guillermo are excited to serve your financial needs. If you or a loved one needs assistance in Spanish, don't hesitate to ask for Abby or Guillermo.

We're glad to offer this benefit and improve our service for you.



SUMMER PROJECTS?

Take Advantage of a Low-Cost Home Equity Loan or Credit Line!

There's always plenty to do around the house during the warmer months. If your home could use a facelift, you can use your hard-earned equity as a source of financing.

What will you use your funds for?

- Inground Pool
- Summer Vacation
- Landscaping
- New Car
- Sun Room
- The sky's the limit!

At ACCESS Credit Union, choose from a fixed-rate loan or variable line-of-credit. Both are affordable, and you may qualify for a tax deduction. Ask your tax advisor for details.

Apply Today!

Visit us online or call 215-788-0411. Get the funds you need for your summer projects!

The rate you pay is based on WSJ Published Prime. Enjoy a 10-year draw or 10-year repayment term. And borrow up to 80% of your loan-to-value (LTV). Rates depend upon underwriting criteria. Call for current rates, terms, and conditions. Closing costs and fees apply.

BUYER BEWARE:

The Truth About Title Washing



Banking & Insurance Group®
MORE INFORMATION. BETTER DECISIONS.™

Did you know that flood-damaged vehicles are ripe for scammers looking to commit a crime known as “Title Washing?” It enables vehicles once branded as salvage to receive clean titles. Beyond being deceptive, the practice is distressing since flood vehicles often experience electrical system failures and other problems causing safety and reliability issues.

Unfortunately, the consumer is the one who gets swindled. First by buying the car, but also throughout the vehicle’s life, including the responsibility for making additional repairs and ongoing loan payments.



When Buying A Car, Make Sure You Get the “Fax!”

One way to ensure you don’t get taken is reviewing information about the vehicle before you buy. At ACCESS Credit Union, you can order a CARFAX report for a discounted price of \$19.99. The report will share the car’s history, including accidents and damage. If you finance your vehicle with us, we’ll refund the report’s cost.

Protect Yourself From Fraud

ID Shield & Legal Shield - Identity Theft Protection



The Federal Trade Commission (FTC) reports that over 13.1 million Americans are victims of identity theft each year. If this happens to you, it could result in you being unable to use your credit cards or obtain new loans or difficulty finding a job. Or perhaps worse, you may be subject to criminal investigations for crimes you didn’t commit. Identity theft costs huge amounts of time and money.

Monitors Your Financial Life

IDShield monitors your identity from every angle, including your Social Security number, credit cards and bank accounts. If any change in your status occurs, you’ll receive an email immediately.

Counsel When You Need It

Identity specialists are focused on protecting you. They can provide you with a complete picture of identity theft, walk you through the steps you can take to protect yourself and answer any questions. Plus, they’re available 24/7 in the event of an identity theft emergency.

Restore Your Identity Completely

IDShield is the only company that partners with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, a Licensed Private Investigator can assist with restoring your identity.

Protect yourself. Sign up for these peace-of-mind services or visit www.accessmycu.org.



Gain Control!

CardNav For Your Debit Card

Have real-time control of your debit card. Download CardNav by CO-OP to your smartphone.

CardNav adds another level of security and lets you decide when and where your card can be used and then lets you know these transactions have occurred. It helps to identify and prevent fraud.

You can:

- Set personal spending limits using CardNav to help keep you within your budget
- Turn your cards on and off
- Use GPS to restrict any transactions to businesses within a specified area
- Limit card use to specific merchants and purchases
- Receive alerts when approaching your pre-designated spending limit

Be in control with CardNav. Download the app today from the App Store or Google Play.



Spring Clean Your Credit

It's an ideal time to clean up your credit and improve your credit score.

Most working adults have a credit score – a number that can range between 300 and 850. The higher your score, the more beneficial it is for you.

The impact of your score:

- Scores below 600 are deemed low; scores above 720 are excellent
- A higher score entitles you to lower loan rates, better pricing on insurance, and other advantages
- Errors can easily appear on your credit report and often negatively impact your score
- A poor score can end up costing you money

At Access Credit Union, we're happy to review your credit report with you. We'll explain the highlights and see if there are items to improve on – for example, paying down debt or consolidating certain loans. If there are errors on your report, we can assist with steps to get them corrected.

Tips to improve your score:

- Pay your bills on time, every month. Set calendar reminders, establish alerts and enroll in automatic payments. On-time payments affect your score in a significant and positive way. Late payments hurt your score.
- Avoid exhausting all sources of available credit – strive to keep 50% of credit lines open.
- Build your credit early with reputable lenders – the longer your history, the greater potential for a stronger score.
- Don't apply for credit too often. Too many credit applications can lower your score. Don't take advantage of every offer you receive.
- Focus on securing "good debt." Good debt can include share secured loans, auto loans, and mortgages from your credit union. Avoid ruthless payday lenders.

If it's time for a fresh start with your credit, stop in and see us. We can discuss your options and provide tips and money management tools to make staying on track easier.

Traveling This Summer?

Contact us first for uninterrupted service.

ACCESS Credit Union wants you to use your Debit or Credit Card with confidence wherever you go – whether traveling on business or heading out on vacation.

To ensure uninterrupted service, please provide us with your travel plans before you leave. Having access to your information, such as telephone numbers and travel destination(s) with start and end dates, we can release any potential holds and serve you better. We can also contact you if we detect suspicious account activity while you're away.

Before traveling, please contact us at 215-788-0411 Option 1.



www.accessmycu.org

23 Commerce Circle, Bristol, PA 19007

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

Share The Benefits Of Membership!

Tell your co-workers and spouse, siblings, parents, grandchildren, grandparents, etc. about our low-rate loans, friendly member service, convenient services, competitive savings rates, etc.

Update Your Information

Please ensure the credit union has your correct contact information on file. We require your most current address, phone number(s), and e-mail address in order to best serve you. Thank You.

2018 Holiday Closings

Memorial Day

May 28, 2018

Independence Day

July 4, 2018

Columbus Day

October 8, 2018

Veterans Day

November 12, 2018

Thanksgiving Day

November 22, 2018

Christmas Day

December 25, 2018

