

Ark Valley Credit Union

Quarterly Report & News

April 2018

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Free Audio Teller
1-877-622-2828

A message from the CEO...

Annual Meeting, what a wonderful night we had celebrating the efforts of 62 years serving our members. The evening was shared with close to 150 people enjoying an awesome meal and dessert that was catered in. The evening included entertainment and our business meeting. We concluded the evening with lots of cash being given away. If you didn't make it plan to attend next year, you will be glad you did.

Spring! Around here we are excited for this season as we are

able to help our members start some new projects or remodel the old, make some new purchases or payoff some old debt. We specialize in Loans and helping our members improve their lives with regard to their finances. Hope you come in to one of the offices and let us help you "bloom" this spring.



Kim Anneler, CEO

March **MILLION** Dollar Special Loan Promotion was as exciting as a nothing but net, game winning, 3-pointer at the buzzer, during the March Madness basketball tournament! We set a goal of financing a MILLION dollars in new loans and we blew that goal off the court well before the buzzer! There are still some members that have been pre-approved looking for the perfect new vehicle, so we will give a final "amount scored" on our Facebook page in mid-April. Thank you to all of you who took part in the promotion by getting your loan on the bracket and allowing Ark Valley Credit Union to help with your financial needs. Be sure to follow us on Facebook, check the marquee and read your statements for information on more special promotions coming throughout the year.

Be on the
Lookout
for more exciting
loan promotions & activities
happening at **YOUR** credit
union in the next few months!
*Keep your eyes on our Facebook
page for more details!*

FIRST MORTGAGES

From ARK VALLEY CREDIT UNION

The possibilities of your next home are endless with a First Mortgage from your Credit Union. We are excited to now offer financing for your dream home and all the details you want with it!!

Our **SIMPLE HOME LOAN PROCESS** will make you think you are living in a fairy tale. Simply contact Ark Valley Credit Union in person or over the phone to complete a short application and let us do the rest.

savings rates

Regular Shares*	.15% APY
Christmas Club	.15% APY
Kids & Teen Acct.	.15% APY
IRA Accounts*	.75% APY

(*a minimum balance of \$250 is required to earn a dividend. Dividends are paid on Average Daily Balance)

certificate rates

Term	Min. Dep.	Rate	APY
6 Mo	500.	.55%	.55%
12 Mo	1000.	.70%	.70%
24 Mo	1000.	.90%	.90%
36 Mo	1000.	1.20%	1.19%
48 Mo	1000.	1.45%	1.42%
60 Mo	1000.	1.60%	1.55%

Dividend rates on shares and certificates are subject to change based on earnings and subject to Board approval.

Kirby Kangaroo Kids Club

Teaches kids ages 0-13 years old that saving for their future is important! \$5 deposit gets them on their way to a life of savings.

Teen Checking Accounts

We want to teach you how to start your financial future off on the right foot. Open a checking account today and we will make it easy for you to keep track of your spending!

VOLUNTEERING at your credit union is rewarding! If you are interested in volunteering stop by and talk to Kim.



Proudly serving our members for over 60 years!

Refinancing vehicles you already own might just be the key to “sprucing up” around the house this spring. Refinance your vehicle with Ark Valley Credit Union! Low loan rates, automatic payments and a loan officer you can talk face to face with are just a few of the advantages of refinancing here. Come in or call to visit with a loan officer today.



If you move please tell us where you are going and how to reach you.

Use one of our **ATMs** with **NO Service Charge** for cash when we are closed.

Ark City - 1515 N. Summit - Winfield - 118 W. 9th Ave
LOST CARD = NO PROBLEM Sign up for Online banking and you can disable your card anytime you want. See a Member Service Representative for details!

REMINDER

We are no longer giving BALANCES or ACCOUNT INFORMATION over the phone!! This is to protect your privacy and financial information.

Please see a staff member to learn about other ways to safely and conveniently get this information.

MOBILE BANKING APP – ONLINE BANKING – GET SIGNED UP TODAY!

Get Some Cash and Build Credit History

A smart way to borrow money for those extra summertime expenses is with a Share Secured Loan from your credit union. With a secured loan, you'll be using the funds in your share savings account as security/collateral for your loan. In return, you'll benefit from fast loan approval, a competitive low interest rate, and convenient repayment terms. Plus, since there are no credit qualifications, this is a great option for first-time borrowers and those trying to establish or repair credit history. You are basically borrowing against the money in your savings account to show your credit worthiness by making timely payments. As you do so you'll build your credit history, raise your credit score, and increase your likelihood of being offered more substantial and better offers for credit in the future.

