



ACU Board of Director Nominations Being Accepted

As a member-owner of Advantage Credit Union, you have the opportunity to help lead your credit union into the future.

This year there are 3 director positions up for election at our Annual Meeting. Subject to election rules, a member in good standing, age eighteen and over is eligible for election to the board.

Nomination packets may be picked up at the credit union. Nominations must be submitted no later than March 21 in order for your name to be included on the paper ballot. Nominations may also be accepted from the floor.

If you would like to know more about the responsibilities of a director, please call the Credit Union or contact one of the directors listed below.

Thanks to the following individuals who currently volunteer their time to serve on the Advantage Credit Union Board of Directors!

- Ron Jones, Chairman
- Steve Hartz, Vice Chairman
- Marty Hoffert, CFO
- Kimberly Clark, Secretary
- Rose Evans, Audit Chair
- Michelle Maddison, Audit Committee
- Jennifer Patty, Audit Committee
- Randy Dykstra, Credit Committee Chair
- Darla Modlin, Credit Committee
- Jeremy Vesely, Credit Committee

Note from the CEO:

Thank you for your continued membership with us and your patience as we made changes to our core processing system this year.

Have a great 2012!

Corinne Coyle, President/CEO

Mortgage loans

Whether you're thinking about buying a home for the first time or refinancing your current mortgage, it has never been so easy to save. Interest rates are still historically low. You may be able to save hundreds of dollars over the life of the loan and shorten the time to pay off your home.

With home prices dropping and the lowest interest rates in decades now is the time to take action.



Call one of our loan officers today and see how much you could save. 641-792-5660.



Advantage Credit Union's 74th Annual Meeting



Mark your calendars. The 74th Annual Meeting of Advantage Credit Union will be held on Saturday, April 21, 2012 at the DMACC Conference Center, 600 N. 2nd Ave. W., Newton, Iowa.

Doors will open at 5:00 p.m.; dinner will be at 6:00 p.m.; and the meeting will be at 7:00 p.m.



Dinner tickets will be sold in advance at the Credit Union for \$5.00 each. Dinner tickets are required for members planning to attend for dinner.

You may purchase your tickets at the Credit Union no later than Friday, April 6, 2012. Tickets will be available for sale starting January 3, 2012. If you are unable to come to the office, you can call us to debit your account for the tickets and we will mail your tickets and receipt to you.

Members without tickets may still attend the Election of Directors and the business meeting at 7:00 p.m.

To be eligible to vote in the election of directors you must be a member in good standing and 16 years of age or older. Joint owners of an account may not vote in the election of directors. Only the primary member may vote.

Attending the Annual Meeting is an excellent opportunity to take an active role in your credit union and exercise your membership right to vote! See you on April 21st!

Scholarship Opportunities

Advantage Credit Union is pleased to announce scholarship opportunities to our members. In order to encourage member participation for both, Advantage Credit Union will use the same essay topic as the Iowa Credit Union foundation scholarship.

The Iowa Credit Union foundation offers two different scholarship programs. The first is a scholarship for current high school seniors with a projected graduation date of 2012. The second is for post-high school students who are entering or attending an accredited undergraduate, graduate or vocational program.

The high school scholarship will award a first-place prize of \$1,500; second-place of \$1,000; third-place of \$750 and fourth-place of \$500. The post-high school scholarship category will award two \$1,000 scholarships.

Entrants will be required to write an essay that is no more than 500 words on the following topic: *How are you educating yourself on personal finance and money management issues? Please include how you can utilize your credit union's financial education expertise.* The essay must be the original work of the entrant. Entrants may contact the credit union to refer resources.

For more information on the Iowa Credit Union Foundation's scholarship rules, entry procedures, and to complete an entry form, go to www.iowacreditunionfoundation.org. Entries must be submitted by February 3, 2012.

Advantage Credit Union will be awarding a \$500 Scholarship for the 2012-2013 school year. The scholarship is available to any Advantage Credit Union member in good standing attending a four year college or university, community college, or tech college/trade school for the 2012-2013 school year.

In addition to the essay, entrants will be required to submit a business style resume. The resume should not exceed two pages in length, and at a minimum, should contain the following information: entrant's name, address, phone number, educational information (including high school attended), a statement that the entrant is a member of Advantage Credit Union, how long he or she has been a member, subjects emphasized throughout entrant's education, overall GPA from the most recent two semesters or last three quarters, ACT/SAT scores, honors & awards, extracurricular activities, and future educational plans. Non-traditional entrants also should submit any past college education, major or degree, and overall grade point average.

Entries must be received at our office at 121 W. 3rd Street N., Newton, Iowa no later than March 23, 2012.

For additional information or a list of Credit Union resources, please call Corinne at 641-792-5660.

Home Equity Loans

The greatest assets most Americans have is their home. With interest rates at record lows, now is a great time to tap into your home equity to help consolidate debt, start a home improvement project, or help pay for college.

We can help with great low rates and right now pay **NO CLOSING COSTS!*** on Home Equity Loans starting at **4.50% APR***



Home Equity Line of Credit: You can establish a line of credit based on the equity in your home with a minimum initial advance of \$5,000. After that you can get advances of \$500 or more with just a phone call.

* \$50,000 minimum new money. Annual Percentage Rate. Some Restrictions Apply. \$50,000 approximate closing costs range from \$329 to \$719. Payment example: Pay just \$18.65 per month at 4.50% for every \$1,000 borrowed with a 60 month term.

E-Statements Secure, Fast, and Easy

Want to receive your credit union statements faster, safer and right on time every time? Look no further than E-Statements!

Enroll today with It's Me 247 Online Banking, it's quick and easy to sign up and you won't have to worry about your statement getting lost in the mail.

E-Statements offer quick, convenient access to your statements right from your computer with secure access through It's Me 247.

You will receive prompt notification via email when your statement is ready to view.



Current Address & Phone Number

Please make sure we have your correct mailing address even when temporarily away. Statements generally are not forwarded. We can however, set up a temporary address with an expiration date.

It is also important that we have current phone numbers, especially if you have a credit card or debit card with us so our card processors can contact you if they suspect unauthorized use of your card.

If you aren't sure if we have your current phone numbers, you can call us or better yet, go into ItsMe247 home banking and correct your address or telephone numbers online.

Holiday Closings

Advantage Credit Union will be closed in observance of the following holidays:
Martin Luther King Jr. Day: January 16, 2012
Presidents' Day: February 20, 2012

How to contact us:

Phone
641-792-5660 or 800-824-2575

Address
121 West 3rd Street N.
Newton, Iowa 50208

Monday	9:00 am – 6:00 pm
Tuesday	9:00 am – 5:00 pm
Wednesday	9:00 am – 5:00 pm
Thursday	9:00 am – 5:00 pm
Friday	9:00 am – 6:00 pm

24 Hour Touch Tone Teller CUTalk
1-866-790-4553.

For Online Applications, Free Bill Pay and 24 Hour Home Banking go to:
www.acuiowa.org

After Business Hours Card Lost/Stolen Numbers:
Credit Cards: 800-234-5354
Debit Cards: 800-383-8000

