



# ACCESS CREDIT UNION NEWS

Second Quarter | June 2011

**Access**  
Credit Union  
Full service banking with the personal touch.

## Send your Kids to College- Access Credit Union has Student Loans

Through our partnership with Sallie Mae, you can pay for college the smart way. When scholarships, federal loans, and financial aid don't cover all your expenses, a Smart Option Student Loan<sup>®</sup> from Sallie Mae can make up the rest.

Getting started is easy. Just visit [www.access-cu.com](http://www.access-cu.com) and click on the Student Loan graphic at the bottom of the page. Just follow the instructions on the screen and you'll be on your way to covering the rest of those college costs.



## Partner Company Spotlight: Curtiss

In 1916 Otto Schnering founded the Curtiss Candy Company outside of Chicago. Schnering wanted a more 'American' sounding name since German names, like his, were not an asset right before World War I. Curtiss was the maiden name of Schnering's mother.

Curtiss began selling their first confection called Kandy Kake, which in 1921 was later refashioned and renamed Baby Ruth<sup>®</sup>. The Baby Ruth<sup>®</sup> bar was named after President Grover Cleveland's daughter, Ruth and not Babe Ruth, the baseball legend. In 1923, Curtiss began selling the Butterfinger<sup>®</sup> candy bar.

Curtiss Candies was acquired in 1964 by Standard Brands, which was itself acquired in 1981 by RJR Nabisco, whom sold the brands to Nestle in 1990. Today, Curtiss' two iconic brands, Baby Ruth<sup>®</sup> and Butterfinger<sup>®</sup> are shown off through the large rotating sign on I-294 just south of O'Hare Airport. The sign stands on the site of the plant where the two candy bars are still made, in Franklin Park, IL.



**SUMMERTIME LOANS NOW.**

**At Access CU - Call 708-343-0228 option 3**

### Holiday Closings

Monday, July 4, 2011  
**Independence Day**

Monday, September 5, 2011  
**Labor Day**



### The Key to Savings: Auto & Home Insurance

The key to great savings fits both your auto and home. The MEMBERS<sup>®</sup> Auto and Homeowners Insurance program, available to you through Access Credit Union, can help you save money all year.

**On average, credit union members save up to 329.07\* a year.**

There are several discounts that you could get. When you call, we'll ask questions about your situation, then apply the discounts that you qualify for.

Both auto and home insurance programs provide dependable 24/7 claims service.

**For a free, no pressure quote, call 1-888-380-9287 or visit us at [membersautohome.com](http://membersautohome.com)**

Mon.-Fri., 7am-1am; Sat. 7am-11:30pm; Sun. 9am-10pm ET

Coverage made available by CJNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state regulations allow. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.

\* Figure based on a February 2010 national sample of auto policyholder savings when comparing their former premium with those of the MEMBERS Auto and Home Insurance program. Individual premiums and savings will vary depending on your insurance carrier and coverages and limits purchased.

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# Keep Your Budget in Mind When Planning a Vacation



Vacations don't have to be expensive to be memorable and fun. Here are some suggestions to plan a successful vacation.

## Create a vacation budget

Decide how much money you can afford for a summer vacation. Start by reviewing your income, expenses and debt obligations and setting aside money for emergency expenses. Then decide how much you can direct towards a summer vacation. This becomes the baseline amount for your travel, hotel, meals and amusement. Add up the estimated costs in advance before making final plans. Then, put away money each month into a savings account. You can set up a separate savings account at Access Credit Union for this purpose.

## Research your vacation options

Use the Internet to get information on sightseeing, tourism attractions and discount travel and hotels. Get advice from friends and relatives who've traveled to places you plan to visit. They can help direct you to places that are fun and affordable.

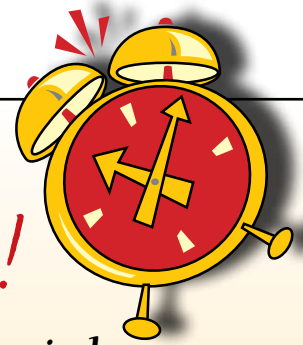
## Plan your schedule in advance

Map out your daily activities and routes to ensure that you're staying on-course and on budget. Unplanned activities can often amount to unplanned spending.

## Have a credit plan

Check credit card balances on your accounts well before you travel. Make sure they are paid off or under half the limit that you can charge. Be sure to limit credit card cash advances. If you need cash, use your ATM or debit card. Limit your charges to one or two credit cards and be sure to keep all receipts and record your charges. Pay off the credit card charges when you return from vacation using the amount that you saved.

*Time is Running Out!*



## Rates are near historic lows

Home loan rates are still near the lowest levels ever seen – but these rates won't last forever. You can still take advantage of this rare opportunity and put more cash in your pocket today. And best yet, before you do a thing... you can learn exactly *how to make a smart financing decision that you'll feel good about.*

But there's no time to waste. Call our mortgage partner, CU/America for a free consultation today at **630-620-5200**.

Why wait to see if you could benefit?



Illinois Residential Mortgage Licensee MB 0004233 NMLS#191342

# Changes to Funds Availability

Effective July 21, 2011, the minimum amount available when you make a check deposit at the credit union will increase from \$100 to \$200. So from that point on, when you make a check deposit at Access, whether it's through the mail or at a teller window, the first \$200 will be available for immediate withdrawal. The remainder will still be subject to our standard practice of check holds. If you have any questions, you are encouraged to call the **Member Services Department at (708) 343-0228 option 2.**



Automobile Loan Rates		**APR is Annual Percentage Rate		
Term	Model Yr. 2010-2011	Model Yr. 2007-2009	Model Yr. 2006 & Older	
Up to 42 Mo	3.25%	4.00%	4.75%	
43-54 Mo	3.50%	4.25%	5.00%*	
55-66 Mo	3.75%	4.50%	N/A	
67-72 Mo	4.25%	N/A	N/A	

# Rate Schedule

Effective July 1, 2011.

Check our savings rates at [www.access-cu.com](http://www.access-cu.com)

\* 43-48 Mo. terms. Certain restrictions in this category apply. Contact the Lending Department at Access Credit Union for details.

Rates listed are our lowest Annual Percentage Rates & may vary based on your credit history, incentives & the loan term.

## Access Credit Union Locations:

[www.access-cu.com](http://www.access-cu.com)

**MAIN**  
1807 West Cermak Road  
Broadview, IL 60155  
Ph: 708-343-0228  
Fax: 708-681-2524

**Lobby & Drive-Up Hours:**  
Monday ..... 8:00 a.m. to 4:30 p.m.  
Tuesday ..... 8:00 a.m. to 4:30 p.m.  
Wednesday ... 10:00 a.m. to 4:30 p.m.  
Thursday ..... 8:00 a.m. to 4:30 p.m.  
Friday ..... 8:00 a.m. to 6:00 p.m.  
Saturday ..... 9:00 a.m. to 1:00 p.m.

**Chicago/  
Bridgeport Branch**  
600 West 26th Street  
Chicago, IL 60616  
Ph: 708-343-0228  
Fax: 312-225-9876

**Lobby Hours:**  
Monday ..... 9:00 a.m. to 4:00 p.m.  
Tuesday ..... 9:00 a.m. to 4:00 p.m.  
Wednesday ... Closed  
Thursday ..... 9:00 a.m. to 5:00 p.m.  
Friday ..... 9:00 a.m. to 6:00 p.m.  
Saturday ..... 9:00 a.m. to 1:00 p.m.

**Express Line** (24 hr. Audio Response)  
**708-343-0228** press option 4

