



# ACCESS CREDIT UNION NEWS

Fourth Quarter | Dec. 2011

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

## An Access Credit Union Credit Card: Your Best Bet

You've likely heard about some of the credit card changes in the CARD act. Access Credit Union largely conformed to the new rules before they were approved by the government. If you do not have an **Access Credit Union VISA Credit Card**, then now is the time for change.

You'll not only pay lower interest rates than you will with a big bank's credit card, but you'll get low fees, a reasonable grace period, and great member service that are just routine at **Access Credit Union**. Visit [www.access-cu.com](http://www.access-cu.com) and take a few minutes to compare the card you're using with what you'll get using an **Access Credit Union VISA credit card**.

### Build Killer Credit

Your credit score could be one of the most important numbers tied to your financial name. Whether you're applying for a loan, buying a house, determining interest rates, or even job-searching, your credit score carries serious weight.

A credit score is a three-digit number ranging from 350 to 815 that helps lenders, landlords, or potential employers assess your credit risk. It's generated by information in your credit report from each of the three major credit bureaus: Experian, TransUnion, and Equifax.

A score above 700 generally will mean you'll be granted credit at a good rate.

To build credit the right way, hold at least three open and active lines of credit—a mix of credit cards and fixed payment loans. Use a credit card with some degree of frequency, as the activity creates the information for the credit report and subsequent score.

#### More ways to boost your credit:

- Pay bills on time. This can account for up to 35% of your credit score.

### Calculate Your Trade-In



Find out how much your car is worth.

Shop • Research • Compare

Auto Center

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

### Holiday Closings

Monday, January 16, 2012  
**Martin Luther King's Birthday**

Monday, February 20, 2012  
**President's Day**



## your tax offer.



**Access Credit Union** members can now **get a discount** on **TurboTax**® products **or** Redeem a **\$30.00 coupon** on **Jackson Hewitt Tax Preparation!** If you prefer to prepare your own taxes, visit our website to work with **Turbo Tax**. To work with a tax professional, stop by or call to get your **\$30.00 Jackson Hewitt coupon!**

More ways to boost your credit continued:

- Keep a low credit utilization ratio. Don't charge more than you can pay in full when the bill arrives, and don't use more than 30% of your available credit
- Don't open a flurry of new accounts in a short time period. This can send a red flag to lenders that you are taking on new debt—and temporarily lower your score.
- Don't close existing credit. Even if you are not regularly using a credit card, do not close it. Closing cards can shorten your credit history and affect your credit utilization score—thus lowering your total credit score.
- Pay your fines. Whether it's a parking ticket or a library fine, pay up. If debts are reported to a credit reporting agency, they can knock your credit score.



## Start Saving for Next Christmas

It may be early in the year, but it's never too early to start saving. Get prepared for Christmas 2012 by opening up a Holiday Club savings account today. Put money in the account yourself or have money transferred in every time you get paid. It's easy to save.

The Holiday Club is a special account set up just for savings for the Holidays. Therefore, withdrawals from that account are penalized. We transfer all the money that's in your Holiday Club account into your savings the first weekday in November.

Save easy with the Holiday Club account. Talk to anyone in Member Services about opening one today.



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

The professionals at **Access Credit Union** can help you understand your credit score and help you access a low-interest rate credit card to help you build credit. Stop by or call today at **(708) 343-0228**. Or visit us at **www.access-cu.com** to find information about an **Access Credit Union VISA credit card**.

## New Fees

Please be aware of the new fees before they start being assessed on January 30, 2012:

- ATM Inquiry Fee: from \$1.00 per inquiry to \$1.50,
- Courtesy Transfer from Shares: from \$2.00 per transfer to \$6.00,
- NSF on Checks and Returned Items Unpaid: from \$30.00 per item to \$36.00.

**Remember, you can avoid all these fees.** If you have any questions about these or any of our fees, please visit **www.access-cu.com** to download our current fee schedule or call the credit union at **(708) 343-0228**.



### 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	2.99%	3.74%	4.49%
43–54 Mo	3.24%	3.99%	4.74%*
55–66 Mo	3.75%	4.50%	N/A
67–72 Mo	3.99%	N/A	N/A

## Rate Schedule

Effective 12/27/2011.

Check our savings rates at **www.access-cu.com**

\*terms for 48 months for loans \$12,000 or more. Call the Access 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:

#### 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



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