



ACCESS CREDIT UNION NEWS

First Quarter | March 2011

Access
Credit Union
Full service banking with the personal touch.



Auto Buying Made Easy at access-cu.com

Be successful in your auto buying process by using our website. With it, you'll be able to:

- Know – trade-in values, do vehicle research, compare auto ratings
- Shop – local inventories, get vehicle pricing and rebates
- Finance – get a good deal with Access' low rates and common sense terms.

We are making this convenient service available to alleviate some of the stress that accompanies the auto buying experience and therefore allows you more time to enjoy your new or used vehicle. Try out the service on our website, www.access-cu.com. You'll be glad you did.

Board of Directors

Robert Sadler
Chairman of the Board

Vito Brugliera
Ann Jemison
Charles MacKinnon
Rashida McKelvin
Ronald Mikicich
Yogendra Patel
Alexis Wallace
Dennis Weiner

Holiday Closings

Monday, May 30, 2011
Memorial Day

Monday, July 4, 2011
Independence Day



Annual Meeting

Access Credit Union's Annual Meeting of the Membership will be held on April 21, 2010 at 5:30PM at Proviso West High School.

As in previous years, the annual meeting will be taking place in the Little Theater. The Little Theater entrance is on the north face of the building, next to **Entrance #1**.

Proviso West High School is located at **4701 W. Harrison St., Hillside, IL 60162.**

In addition to Board member elections, we will raffle off cash door prizes. Refreshments and finger-foods will be provided.



*Imagine,
pay off your
house at a
smaller cost
before you
retire!*

Refinance

10 YEARS Your Mortgage
With **NO**
Closing Costs!
and
Done!

We have the solution.

Our mortgage partner, CU/America!

As a credit union owned and operated mortgage provider, CU/America understands what it means to provide mortgage services to Credit Union members. They offer the same quality of service you already enjoy from Access Credit Union. CU/America prides itself on finding and/or tailoring a mortgage program to fit your specific requirements. With all the news of the financial housing crisis, rest assured that Credit Unions are still lending to their members. Your Credit Union's first mortgage division, CU/America, has had a RECORD YEAR! Having closed over 90 million dollars in mortgage loans in 2010, CU/America continues to offer mortgage services that you can trust!

NOW is a great time to purchase or refinance as rates are still LOW!

CU/America offers a variety of mortgage products and services to meet each member's individual needs!

- 97% Financing for Refinanced Loans
- 96.5% Financing for Purchase Loans
- First Time Home Buyer Programs
- Same Day Approvals
- FHA and VA Loans
- Reverse Mortgages for Seniors
- Rehabilitation Loans (aka 203k)
- Apply Online

Call CU/America at
800-341-0449 or 630-620-5200
today!

Mortgage Services You Can Trust

450 East 22nd Street, Suite 240 • Lombard, IL 60148
Call Today: 800-351-0449 or 630-620-5200

(Se Habla Español) • Mowlimy Po Polsku

CU/America
Your Credit Union's First Mortgage Division

CU/America is an Illinois Residential Mortgage Licensee. Programs and requirements are subject to change.

Prevent identity theft with our Shred-It Day!

Access Credit Union wants to help its members prevent identity theft by shredding unwanted papers containing personal information for free at its Broadview branch from 10:00 AM to noon on Saturday, May 7th, 2011. The credit union will have a shred truck on site and participants are asked to bring no more than two large boxes of papers. In addition, participants are asked to help members in the community in need by donating a non-perishable food item for each large box of papers they bring to have shredded.

St. Louise de Marillac, in La Grange Park, IL, will receive all food items donated at the Shred-It Day/Food Drive. Access Credit Union invites everyone to bring two banker's-size boxes of unwanted personal documents, such as old account statements, cancelled checks, and old tax documents.

Avoid the Fees

If you're looking for a safe place to save and borrow, without getting nicked and dimed to death, credit unions are the best deal.

On average, if a person totally banks with a credit union, that person can save about \$154 a year. That savings comes in the form of better rates and lower fees.

That's not to say we don't have fees, but ours are lower and you can avoid them.

Fee	How to avoid it
Under Minimum Balance fee: \$10	Keep \$100 in your account at all times
ATM Balance Inquiry fee: \$1	Check your balance on Internet Banking or Expressline
Teller fee: \$2	Transfer money on Internet Banking or cut a check on Expressline

You can access Expressline by calling (708) 343-0228 option 4. You can access Internet Banking through our website at www.access-cu.com. If you have any questions, please contact 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	3.75%	4.50%	5.25%
43-54 Mo	4.00%	4.75%	5.50%*
55-66 Mo	4.25%	5.00%	N/A
67-72 Mo	4.75%	N/A	N/A

Rate Schedule

Effective March 25, 2011

Check our savings rates at 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:

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

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