

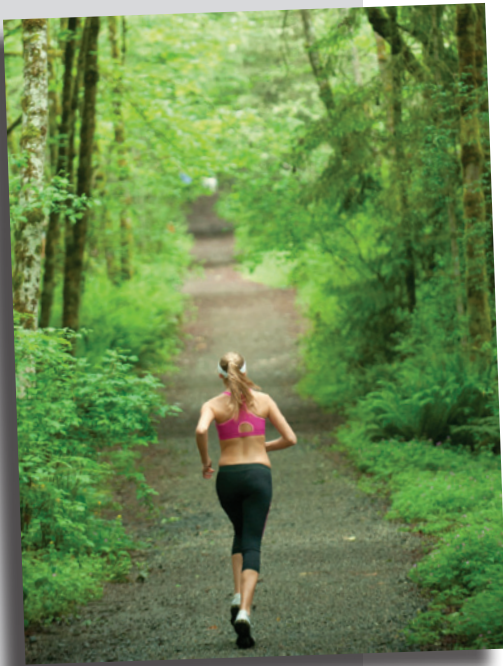


ACCESS CREDIT UNION NEWS

Third Quarter | Sept. 2011

Access
Credit Union
Full service banking with the personal touch.

The Path Out of Debt Begins Here



If you are starting to have financial problems... Don't Panic! Come and talk to us first and we'll start you on the right path to a real and fair solution.

As a valued member of Access Credit Union, we are committed to serving you. As a benefit to you, we are providing you with free access to money management and financial education services.

Access Credit Union has teamed up with GreenPath Debt Solutions in order to bring you **GreenPath**, a financial management program. Through comprehensive education and exceptional service, **GreenPath** has been assisting individuals for more than 40 years.

Through **GreenPath**, you will enjoy unlimited access to financial counselors without paying – it's free!

Members of Access Credit Union can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available to speak with you and they have an office in Chicago. Please call the Credit Union first and we'll put you in touch with a counselor at **GreenPath**.

**ULTIMATE
TAILGATE
USED AUTO SALES EVENT**

**Get rates as low
as 2.99% APR!¹**

**October 1 – 31, 2011
car sales**

Enterprise

¹APR=Annual Percentage Rate. Rates as low as 2.99% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Access Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 10/1/11 - 10/31/11.

Holiday Closings

Thursday, Nov. 24, 2011
Thanksgiving Day

Friday, Nov. 25, 2011
Early close at 3:30 PM

Monday, Dec. 26, 2011
Christmas Day (Observed)

Monday, Jan. 2, 2011
New Year's Day (Observed)



The Key to Savings: Auto & Home Insurance

The key to great savings fits both your auto and home. The MEMBERS[®] 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

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

Coverage made available by CUNA 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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Think Twice About Accepting Store Credit Cards — Get an Access CU Credit Card instead

Store Credit Cards are convenient and you get good perks at the issuing store but there is an expensive downside. The dollars you are saving at the store are not much when you compare the higher costs you could be paying later. Plus there is the inconvenience you'll face if you try to use your store card elsewhere.

Limited acceptance is one strike against store cards. One or two retail cards can be handy if you're trying to establish your credit history but, for the most part, you're better off saying "no thanks" when a clerk offers you 15% off your store purchase if you sign up for the retailer's card. Here's why:



- You could jeopardize a carefully built credit reputation for a fleeting benefit. In general, you want to minimize credit inquiries; they show up on your credit history for 12 months after they're made.

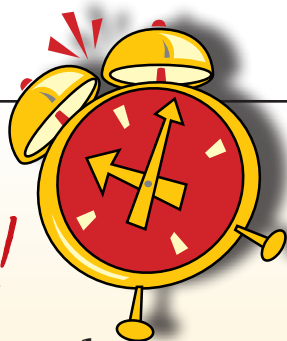
- Credit score evaluations view store card carriers as somewhat riskier, so inquiries nick your score. A trip through the mall, accepting retail cards at several stops, could hit your score by 60 points or more; that can do serious damage to your ability to borrow at a reasonable cost in the near future. Do you really want to save \$30 today—and next year end up with a monthly mortgage payment \$150 or more higher than it might have been?

- If you revolve a balance, you're paying in the range of 20% interest or more for the privilege of saving on today's purchase. That's no bargain. You often can reap many of the promotion and sale benefits of a retail card just by signing up for the store's e-mail newsletter.

- Store cards typically feature low credit limits and limited acceptance; you can't use a store card to pay off a speeding ticket—or tuition for your college student, or a visit to the dentist or emergency room.

You might think a low credit limit isn't an issue if you keep your charges within the limit. However, there's a broader issue—your credit score includes a significant segment based on how much of your available credit you use. If that credit limit is low, your proportion of credit in use will be higher, and that reduces your credit score.

Speedy financial decisions are rarely the best decisions. Don't take that store card offer. You may be much better off with an **Access Credit Union Credit Card**, accepted everywhere, or a short-term credit union personal loan. Call the **loan department** at (708) 343-0228 option 3 or visit **www.access-cu.com** and size up your options.



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

Holiday Club Accounts

Reminder: We will be transferring the balances of your open Holiday Club Accounts into your Regular Share Account on November 1st. After the funds are transferred, feel free to use the funds for holiday plans and holiday shopping. Enjoy!



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 October 1, 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:

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

