

AMARILLO POSTAL EMPLOYEES CU

Member credit union Connection

Are You Moving?

Don't forget to notify the credit union of your new address and phone number when you move. By letting us know in advance, you won't have any delays in receiving mail from us.

Holidays Ahead

The Credit Union will be closed in observance of the following:

Labor Day Monday, Sept. 7

Dividend Rates

Type	Rate	APY*
Regular Shares		
0 - \$10,000	0.75%	0.76%
\$10,000 - \$25,000	0.85%	0.86%
\$25,000 up	1.25%	1.26%
IRA	1.85%	1.87%
CD 6 mos.	1.25%	1.26%
CD 12 mos.	1.85%	1.87%

* Annual Percentage Yield. Rates are subject to change without notice.

Our Current Loan Rates

Loan Type	Max Term	APR*
Signature	12 Months	8.90
New Auto	60 Months	5.50
Used Auto	48 Months	5.50

* Annual Percentage Rate for qualified borrowers with "A" credit score. Lower credit scores result in higher rates.



Amarillo Postal Employees Credit Union

2400 Hobbs Road
Amarillo, TX 79109
(806) 354-2166
Fax: (806) 354-8860

Lobby & Drive Thru Hours

Monday - Friday 9:00 a.m. to 5:00 p.m.

Postal Payday: 9:00 a.m. to 6:00 p.m.



"We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act."

Notice of Privacy Practices for Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, Amarillo Postal Employees Credit Union observes these practices and procedures.

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer reporting agency

We do NOT disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties, except as permitted by law.

We restrict access to nonpublic information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Summer Special *Skip Your Loan Payment*

Here's How It Works:

Members with loans may skip their August payments! The August interest will accrue and the payment term will be extended. All terms and conditions of the credit agreement still apply. There is no penalty for skipping the payment(s).

Qualifications:

To be eligible to skip a payment, your account must be current and payment made within 30 days. Deferments will not be permitted on over-draft protection or real estate and share secured. One offer per member, not valid if you receive another skip-a-payment coupon. Offer valid through Sept. 3, 2009. Not valid if received after that date.

How to Apply:

Check YES I want to skip my August payment(s). I understand my account will remain in good standing.

Please Print:

Name: _____

Account No(s): _____

Daytime Phone: _____

Signature: _____

Offer subject to approval by APECU.

SUMMER 2009

Member Connection

The Financial Facts of Life



It's a buzz word you no longer can ignore: financial literacy. Why? Because it's essential for financial survival in today's economy. And that's a fact of life.

Regardless of your age, ask yourself three questions:

1. Do I get a good grade when it comes to the financial facts of life? If yes, you make smart decisions when shopping for a mortgage or other loan, reconciling statements, choosing retirement plans, comparing insurance policies, and even when paying for everyday purchases. If you don't get an "A" when it comes to the financial facts of life, you may be wasting money on expensive alternatives, paying for services you don't need or want, or making yourself vulnerable to identity theft or other forms of fraud.

2. How can I boost my financial IQ? The Federal Trade Commission recommends you visit consumer.gov/ncpw and click "consumer info." You'll find an array of resources to help you make well-informed decisions—saving for an emergency or unplanned expense, investing for your retirement, and everything between. Or visit dsef.org/ncpw for a wealth of financial tools for today's economy. Your credit union is another solid resource for personal finance education.

3. What's my best line of defense? Educate yourself. Take time to develop a spending plan, learn how to manage your money wisely, shop around for everything from purchases to insurance policies, and know the signs of a rip-off.

Current economic woes require some belt-tightening and a lot of financial finesse. Make smart decisions now, and you'll have a solid financial foundation in the coming months and years.

We are a valuable resource for money management education and tools. Visit or call us today.

WHO YOU GONNA CALL? WHERE TO GO WITH YOUR CONSUMER COMPLAINTS

Here's the situation: You have a problem with a company, product, or professional and you want it resolved. To make the process easier on yourself, and to get the results you want, make sure you contact the right agency at the right time.

The Better Business Bureau (BBB) is the best place to start with a complaint about a company, charity, or car manufacturer. After you name the company you would like to file a complaint against, it will refer you to the local BBB that will handle your complaint.

Direct any complaint about a medical professional to the state licensing board.

Complaints about a lawyer should be directed to the state or local bar association. Note, however, that state and local bar associations cannot recover lost money.

Take any complaint about a real-estate agent to your local real-estate board.

Because state and local authorities license most contractors, architects, plumbers, and electricians, you can appeal to your state's licensing organization.

If you've been the victim of an Internet scam, report it to the Internet Crime Complaint Center. The center is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center, and the Bureau of Justice Assistance.

If you need contact information that is more in-depth than this (say you have a complaint against an airline, for example), the Consumer Action Web site (www.consumeraction.gov), run by the Federal Citizen Information Center, offers extensive complaint directories.

Advance Directives Give You the Final Say



Advance directives refer to written instructions for medical care when you can't speak for yourself. They give direction to family and physicians about your future medical care.

The first document, a living will, states in some detail what care you want provided or withheld if you cannot express your wishes because of a terminal condition, life-threatening situation, or "persistent vegetative state" (commonly referred to as a coma). The second document, a durable power of attorney for health care, asks you to appoint someone to make medical decisions for you if you aren't able to make them yourself.

Without these documents, you leave your loved ones speculating about what you would have wanted and physicians having to act within the limits of the law.

Give copies of the forms to your health-care proxy, doctors, hospital, clergy, and anyone who would have an interest in your medical treatment. Bring them with you any time you are admitted to a hospital.