

Member credit union Connection

Haunted by the Ghosts of Christmas Past? Open a Holiday Club Account

Don't let past holiday spending bloopers scare you away from next year's festivities. Open a Holiday Club Account at your credit union and you'll be prepared to shoo away haunting shopping temptations.

Stop in today and we'll get you on the road to a season full of joy and smart spending.

Holidays Ahead

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

Martin Luther King, Jr. Day Monday, Jan. 18

President's Day Monday, Feb. 15

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%	1.86%
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."

The Board of Directors

invites you to the

79th Annual Meeting

of the

A.P.E.C.U.

Date: Saturday, February 20, 2010

Time: 6:30 p.m.

Place: Amarillo High School

4225 Danbury St.

Price: \$6.00 per member

The New Year is a Time For Hats and Horns—and Resolutions.

Your credit union offers low-fee options for all your financial needs. One study pegs the member benefit at about \$240 a year per household, or \$10.9 billion* a year for all members.

Keep more of your money in the New Year. Talk to us about switching all your accounts to the credit union, where you'll pay lower fees and lower interest rates to borrow, and earn more on savings. That calls for hats and horns!

* Source: CUNA Economics & Statistics

WINTER 2010

Member Connection

Parents: Consider Your Co-signing Accountability



Co-signing a loan for your child can help develop financial credibility on his or her path to financial independence. However, both individuals must consider the terms and responsibilities they accept upon signature.

First, parents should review with their child his or her financial status. Check the budget to determine whether the child realistically can afford to repay the loan. Then, discuss payment options based on when they receive paychecks: Will your son or daughter pay once or twice monthly? Which account will the money come from—savings or checking? Does it make sense to set up an automatic loan payment deduction plan that debits your child's account routinely?

After you decide how to pay, shop around—with your child—to determine which financial institution to use

as your lender. If your child lives somewhere else, it may be easier to borrow from us rather than a new bank in another city, particularly if your child has no established credit.

Once you choose a lender, carefully examine the terms of the loan. Treat the loan as if it were your own—read the guaranty to confirm that it is limited to one transaction amount, verify that there is insurance on the property that secures the loan, and make sure you have the right to be informed immediately if there is any default—because in the worst case scenario, as co-signer, you will be fully liable.

Discuss the implications of a co-signed loan with your child and visit us today—help bring your son or daughter one step closer to financial independence.

PASS UP PAYDAY LOANS

Payday lenders charge interest rates from 300% to 1,000%. Visit your credit union instead. Credit unions offer alternatives with fairer terms and lower rates, such as short-term signature loans and low-cost cash advances.

The people at the credit union also can help evaluate your finances and develop a spending plan so you don't end up in this situation again. Visit the Consumer Federation of America's www.paydayloaninfo.org Web site to see how much payday loans really cost.

Let the Sun Shine Through: Refinance Your Car

These days, any extra money can come in handy. If you're trying to cut costs, refinancing your car loan can free up some cash.

With the money you save by refinancing, you might be able to pay down other debt or stash some away in an emergency savings fund.

Stop in and see us today. A low-rate auto loan can brighten up your financial portfolio.

Courtesy Pay Can Be Your Financial Life Saver

But Congress may prevent us from lending you a hand just when you need it most...

When times are tight, you need your credit union to step in and help.

Courtesy Pay covers life's unexpected emergencies. We keep the fees low and SAVE you up to three times the cost of fees coming from a bounced check or NSF transaction.

But Congress is considering eliminating our ability to help you when YOU need it.

Call your elected official.

Tell them you need your credit union to be at the ready with courtesy pay!

Visit www.CUVoice.com to learn more.

