

COMMUNITY EXCHANGE

Alcoa Community Federal Credit Union

ACFCU is THE place for consumer loans



It doesn't matter if you've been an Alcoa Community Federal Credit Union member for 10 minutes or 10 years, we're here to offer all members low-cost loans. If you're a member, you're eligible to apply for a loan.

So now's your chance to get that car — new or used — we've got a loan for you. Or maybe, with summer just around the corner, it's time to finance that new boat, motorcycle or jet ski!

We have loans for just about everything!



- Cars, trucks, vans, and SUVs
- Boats and jet skis
- Home improvements
- RVs and motorcycles
- Dream vacations

Financing with your credit union is easy. You'll get a competitive rate and your loan application will be processed quickly and fairly.

You can request a loan application in person, by fax, through the mail, or by telephone. Or you can apply online at www.AlcoaCommunityFCU.org.

* Membership eligibility required, along with approved credit. Your interest rate and term will be determined by your credit qualifications.

STOP HORSING AROUND WITH YOUR AUTO LOAN!

You could lower your monthly auto loan payments when you refinance your loan from another lender with ACFCU. Then choose to defer your first payment for up to 90 days or take a \$50 cash rebate.

Refinance with Alcoa Community Federal Credit Union

RATES
AS LOW AS
5.50% APR*
FOR 48 MONTHS

DEFER YOUR FIRST PAYMENT FOR UP TO 90 DAYS!
OR
\$50 CASH REBATE!

APPLY TODAY!
Call Alcoa Community Federal Credit Union at **501-315-5626**.
Or visit us online at www.AlcoaCommunityFCU.org.

*Annual percentage rate. Membership eligibility required, along with approved credit. Your interest rate and term will be determined by your credit qualifications. Special cash rebate and three-month deferral offer applies to vehicles not already financed at ACFCU. Your loan must be approved and disbursed to qualify for \$50 cash rebate offer or 90 day deferral. Interest will continue to accrue during deferral period. Minimum balance to refinance is \$10,000. Not every member will qualify for the lowest quoted rate. Hurry, limited time offer.

Volunteers Elected at 2006 Annual Meeting

At Alcoa Community Federal Credit Union's annual membership meeting on March 16, 2006 at the Bauxite Community Center, Director Richard Kentner was re-elected to a three year term. Forty-three members attended the meeting, where \$500 in door prizes were given away.

Board of Directors

- Robert E. Tedford / President
- Richard Kentner / Vice President
- Frank Torres, Jr. / Secretary-Treasurer
- Paul T. Greer / Membership Officer
- Joe E. DuVall Jr.

Supervisory Committee

- Farrell McCoy / Chairman
- Robert Tedford
- Tommie Neal White

Loan Review Committee

- Randall Carroll
- James Huffman
- Henry Montalvo

We've Got You COVERED



with an Alcoa Community Federal Credit Union Checking Account!

An Alcoa Community Federal Credit Union Checking Account has several member-friendly features you won't find at other financial institutions. Plus, you can avoid the downpour of extra charges because it's completely fee-free.

Alcoa Community Federal Checking Accounts come with these great features:

- Pays Dividends*
- 24-Hour Voice Response System
- Debit/ATM Card
- No Monthly Service Fees
- No Per-Check Charges
- Unlimited Check Writing

Every new Checking Account comes with a free safe deposit box for one year, too!

Apply today!

Drop by our branch to talk to an Alcoa Community Federal Credit Union representative or call us at **501-315-5626**.

* Dividends are paid monthly and the rate is subject to change. Minimum balance to earn dividends. Membership eligibility required. Minimum deposit to open an ACFCU Checking Account is \$100.

Alcoa Community Federal Credit Union

Privacy Notice

Alcoa Community Federal Credit Union is committed to providing you financial products and services to reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at Alcoa Community Federal Credit Union.

Information We Collect and Disclose About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employer, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the Alcoa Community Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

What You Can Do to Help Protect Your Privacy

Alcoa Community Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, as it can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and should not need to ask for it.

Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.

Account Fees

Share Draft Account Fees

Overdraft fee (per \$50.00, transferred from overdraft share account)	\$1.00
NSF fee (per item)	\$25.00
Returned Item fee (per item)	\$25.00
Stop Payment fee (per request)	\$10.00
Share Draft Printing fee	prices may vary depending on style
Account Re-open fee	\$20.00

Other Service Fees (applicable to all accounts)

Account Reconciliation fee (per hour, minimum charge \$5.00)	\$10.00
Statement Copy fee (per page)	\$1.00
Deposited Item Return fee (per item)	\$5.00
Wire Transfer (outgoing) fee (per transfer)	\$15.00
Money Order fee (per money order)	\$1.00
Inactive Account fee (after one (1) year and account under \$50.00, and \$5.00 per month until closed or reactivated)	\$5.00
Telephone Transfer fee (per transfer)	\$1.00
Account Activity Print-out fee (per page)	\$1.00
Check Cashing fee	\$5.00

Credit Union Membership

Membership Share (par value)	\$5.00
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Current Rates (As of March 31, 2006)

Regular Savings Accounts

	APR	APY*
\$0.01 to \$9,999.99	1.00%	1.00%
\$10,000 and over	1.24%	1.25%

Individual Retirement Accounts

All I.R.A. Accounts	2.72%	2.75%
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Christmas Club Accounts

All Christmas Club Accounts	1.00%	1.00%
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Monthly Dividend Accounts

\$20,000 Min. Balance	1.88%	1.90%
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Share Draft Accounts

Avg. Daily Balance of \$400.00	1.00%	1.00%
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Share Certificates

Money Market (6 months, \$1,000 Min. Deposit) Please check with tellers for current rates		
One Year with Monthly Dividend Checks (365 days, \$2,500 Min. Deposit) Please check with tellers for current rates		
Two Year, Dividends Compound Quarterly (365 days, \$2,500 Min. Deposit) Please check with tellers for current rates		

*APY Annual Percentage Yield

Stats

(As of February 28, 2006)

Assets	\$31,142,317
Shares	\$25,947,598
Loans	\$22,905,031
Number of Members	5,076

ACFCU Board of Directors

Robert Tedford President	Frank Torres, Jr. Secretary-Treasurer
Richard Kentner Vice President	Paul T. Greer Joe E. DuVall, Jr.

NCUA

Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 29, 2006

Independence Day
Tuesday, July 4, 2006

1125 Military Road • Benton, AR 72015
Phone: 501.315.5626
Fax: 501.315.0459
24-Hour Voice Response System: 1.800.544.0946

ALCOA
**COMMUNITY
FEDERAL**
CREDIT UNION

Hours:
Monday – Thursday, 8:30 a.m. to 5 p.m.
Friday, 8:30 a.m. to 5:30 p.m.
Saturday, 9 a.m. to noon