

# COMMUNITY EXCHANGE

Alcoa Community Federal Credit Union

## HALF A CENTURY OF SERVICE

ACFCU is celebrating its 50th anniversary this year. Thanks to the support of our members we're able to offer...



- HIGHER RATES ON SAVINGS
- LOWER RATES ON LOANS
- LOWER FEES
- HIGHER LEVEL OF SERVICE



If you live, work, attend school, or worship in Saline County, you are eligible for membership in Alcoa Community FCU. Enjoy the benefits of doing business with people you know and trust. And encourage your friends and neighbors to join, too!

## Summer Fun Loans & Discount Tickets



For virtually every family, there's no better time of the year, with the exception of maybe Christmas. Summer vacation means fun in the sun, and with the help of ACFCU, you can go somewhere special this summer.

ACFCU has a simple loan designed especially for vacations. You can use the money for just about anything—travel expenses, vehicle repairs, and even non-vacation needs.

### Stretch the Summer Fun!

Before you purchase your theme park tickets this summer, check with your friends at ACFCU. We offer discount tickets to Silver Dollar City, one of the area's best family get-aways.

**Borrow up to \$1,200 for 12 months**

## Get Your Home Loan at ACFCU

Now that spring is upon us, it's the perfect time to start thinking about buying a new home and taking advantage of the great loans from Alcoa Community Federal Credit Union. We make applying for a loan as convenient as possible with...

- No Application fees
- No long forms
- No Underwriting fees
- Streamlined paperwork

Don't worry if you can't afford a big down payment, and don't let heavy closing fees discourage you. At ACFCU, you pay as little as \$500 in closing fees, where you might pay as much as \$4,000 at other lenders. Plus, Alcoa Community Federal won't sell your loan to some unknown institution on the secondary market. We keep your loan right here at your credit union.

## Online Account Access is coming soon

In the very near future, ACFCU will be adding real-time online account access to its array of services. You'll be able to manage your money from any PC with internet access. Look forward to this service in the coming weeks.

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

24-Hour Voice Response System: 1.800.544.0946  
Phone: 501.315.5626  
Fax: 501.315.0459

**HOLIDAY CLOSINGS**  
ACUL Convention  
Saturday, April 21, 2007  
Memorial Day  
Monday, May 28, 2007  
Independence Day  
Thursday, July 4, 2007

1125 Military Road • Benton, AR 72015

ALCOA COMMUNITY FEDERAL CREDIT UNION

PRSRST STD  
U.S. POSTAGE  
PAID  
Permit No. 1357  
Little Rock, AR

# ACFCU Is Your Consumer Loan HQ

Get the things you want and need with ACFCU. Are you're looking to get a new or used car, truck, SUV, RV, camper, or motorcycle? Or maybe with summer just around the corner, you're eyeing a new boat or jet ski? Or is it time to make home improvements? Whatever your need, Alcoa Community Federal Credit Union offers convenient, low-cost loans. If you're a member of the credit union, you're eligible. Request a loan application in person, by fax, through the mail, by telephone, our online at [www.alcoacommunityfcu.org](http://www.alcoacommunityfcu.org).

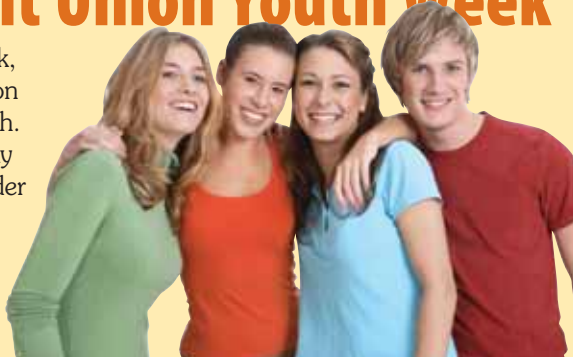
At your community credit union, your loan application is processed quickly and fairly, with...

- **A competitive rate**
- **Low-cost credit life and disability insurance is available.**
- **GAP and mechanical breakdown coverage is also available**



## National Credit Union Youth Week

National Credit Union Youth Week, April 22-28, shines the spotlight on the financial needs of today's youth. This special week is an opportunity to address how young people, under the age of 20, earn, spend, save, and manage their own money, and how America's credit unions help them do so wisely.



## START SAVING FOR CHRISTMAS

It's never too early to start putting money away for Christmas. Avoid the holiday financial crunch with an ACFCU Christmas Club Account. The best part is that while you're saving, your money is earning dividends.

You contribute to your account throughout the year, your savings earn interest, and when it comes time to face the holiday season once again, withdrawals become available just when you need the cash most, in November and December.



## Mark Your Calendar

ACFCU will be a proud sponsor of the Saline County "Relay for Life" to be held in Benton on April 27. Also, we are the sponsor of the youth talent show held in conjunction with CASA's Sparks in the Park. This year's event will be held in Benton on April 28. Watch your local paper for more news concerning these two charitable events.

## Volunteer Elected at 2007 Annual Meeting

Alcoa Community Federal Credit Union's annual membership meeting was held on March 15, 2007. Robert Tedford and Joe E. DuVall, Jr. were reelected to the Board of Directors. Following is a list of officers for 2007-8.

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

- Farrell McCoy, Chairman**
- Robert Tedford**
- Tommie Neal White**

### LOAN REVIEW COMMITTEE

- Randall Carroll**
- James Huffman**
- Henry Montalvo**

## Account Fees

### Share Draft Account Fees

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

### Other Service Fees (applicable to all accounts)

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

### Credit Union Membership

<b>Membership Share (par value)</b>	\$5.00
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## Current Rates

(As of March 31, 2007)

### Regular Savings Accounts

	APR	APY*
\$0.01 to \$9,999.99	1.00%	1.00%
\$10,000 and over	1.74%	1.75%

### Individual Retirement Accounts

All I.R.A. Accounts	3.45%	3.50%
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### Christmas Club Accounts

All Christmas Club Accounts	1.24%	1.25%
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### Monthly Dividend Accounts

\$20.00 Min. Balance	3.445%	3.50%
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### Share Draft Accounts

Avg. Daily Balance of \$400.00	1.24%	1.25%
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### Limited Time Offer

<b>Money Market</b>		
<small>(6 months, \$5,000 Min. Deposit)</small>		
Interest pays at maturity	4.94%	5.00%

### Share Certificates

<b>One Year Share Certificate, Compound Quarterly</b> (Min. Deposit: \$2,500.00)	4.47%	4.55%
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<b>Two Year Share Certificate, Compound Quarterly</b> (Min. Deposit: \$2,500.00)	4.57%	4.65%
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\*APY Annual Percentage Yield

## Stats

(As of February 28, 2007)

<b>Assets</b>	\$32,628,202
<b>Shares</b>	\$27,107,503
<b>Loans</b>	\$22,690,801
<b>Number of Members</b>	5,282



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

**ACFCU will be closed on Saturday, April 21. All ACFCU employees will be attending meetings at the Arkansas Credit Union League convention.**