

# The Perks

Fall 2016

**APPLETREE  
CREDIT UNION**

## AppleTree's Home Equity Line There when you need it

Sometimes life happens whether it is an unexpected leaky roof, a medical bill, or a car that needs replacing. With a home equity line of credit, you have money available when you need it most, relieving the stress of these costly expenses. Plus, our home equity line of credit offers a lower interest rate than most credit cards, and that'll save you money.

With a home equity line of credit from AppleTree Credit Union, there's no annual fee and the line of credit is available to use for 10 years. The payment is 1.5% of the unpaid balance or \$75, whichever is higher. For example, if you borrow \$20,000, your payment is only \$300.

**Apply for a home equity line of credit by November 15, and you'll pay zero closing costs!\*** See ATCU for a complete details.

A home equity line of credit from AppleTree Credit Union provides peace of mind knowing that you have a way to pay for those unexpected expenses. Call today to learn more or to apply with one of our loan officers.

## Are you ready to retire?

There is a lot to consider financially and emotionally when you retire. According to financial experts, consider what hobbies or interests you have or would like to learn more about, as well as talk to your spouse or family about how you would like to spend your retirement days.

Visit [socialsecurity.gov](http://socialsecurity.gov) or call 800.772.1213 to learn more about your benefits and when you might consider taking your Social Security. It is recommended that you contact the Social Security Administration about three months before you expect to collect a benefit.

Please keep in mind that AppleTree IRAs are a safe and insured place for part of your retirement nest egg. A little bit of planning and researching can go a long way in securing the retirement you've been dreaming about.

## What's on Your Credit Report?

When was the last time you checked your credit report? Was it last month, last year, or never?

There's an easy and FREE way to check your credit report once per year from each of the three different reporting agencies.

Visit [annualcreditreport.com](http://annualcreditreport.com) and choose which credit report from TransUnion, Experian, or Equifax you'd like to view. This website is a requirement of the federal government, so consumers have free access to their credit report.

By checking your credit report regularly, it will alleviate the stress if there's an error on your report.

Encourage your spouse to check his or her credit report to ensure there aren't errors, too!

**Better Rates  
Uncomplicated Service**



# Rates

All rates are effective 09/19/2016 and are subject to change without notice. Please visit [www.appletree.org](http://www.appletree.org) or call 414.546.7800 for current rates and restrictions.

MONEY MARKET	RATE	APY
Up to \$1,999	0.09%	0.09%
\$2,000 - \$9,999	0.29%	0.29%
\$10,000 - \$24,999	0.31%	0.31%
\$25,000 - \$49,999	0.33%	0.33%
\$50,000 - \$100,000+	0.459%	0.46%

CERTIFICATES	RATE	APY
IRA/Reg. - 6 mo.	0.748%	0.75%
IRA/Reg. - 1 yr.	1.00%	1.00%
IRA/Reg. - 2 yrs.	1.35%	1.35%
IRA/Reg. - 3 yrs.	1.40%	1.40%
IRA/Reg. - 5 yrs	1.45%	1.45%

*Minimum certificate deposit is \$5,000. Members ages 17 and younger may open a certificate with \$500.*

LOANREWARDS SAVINGS	RATE	APY
\$200 and more	0.75%	0.75%

2015-2016 NEW AUTO, TRUCKS & MOTORCYCLES		
Term	APR	per \$1,000
24-60 mo.	1.80%	\$17.44
72 months	2.99%	\$15.20

2008-2014 AUTO, TRUCK & MOTORCYCLE		
Term	APR	per \$1,000
24-60 mo.	1.99%	\$17.53
72 months	2.99%	\$15.20

2002-2007 AUTO, TRUCK & MOTORCYCLES		
Term	APR	per \$1,000
24-48 months	3.59%	\$22.41
60 months	4.59%	\$18.70

SECOND MORTGAGES		
Loan Amount	APR	per \$1,000
\$10,000 - 5 Yrs.	2.899%	\$17.93
\$10,000 - 7 Yrs.	3.499%	\$13.45

*Rate is 80% of the loan-to-value. 90%LTV higher. Amortized up to 15 years. Minimum loan is \$5,000.*

FIRST MORTGAGES		
Term	APR	per \$1,000
5-year*	2.699%	\$17.84
7-year*	3.099%	\$13.26
10-year FIXED RATE	2.999%	\$9.66

*\*Balloon programs available. 80% LTV. Please call the credit union for details.*

HOME EQUITY LINE-OF-CREDIT	
Prime + 0%.....	3.50% <sup>APR</sup>
80% LTV or less = Prime + 0%;	
81-90% LTV = Prime + 1%, currently 4.50% <sup>APR</sup>	

*Payment is 1.5% of the unpaid balance as of the last advance or \$75.*

Federally Insured by NCUA



## Prepare for Your Taxes Now

It's hard to think about filing your taxes when it's only October, but now is the perfect time to start preparing for the inevitable.

- Make a list of your expected forms such as W-2s, 1099-INT, 1099-DIV, 1099-B, 1098-mortgage interest, childcare receipts, student loan interest, moving or job-search expenses, or medical receipts. Tax-prep software websites offer an easy-to-use checklist.
- Go through your closets. Now that winter is around the corner, donate the summer clothes you never wore. Don't forget about your kitchen cupboards, linen closets, and the basement as well.
- Learn more about e-filing. Tax-prep software and other e-filing options make it easy to file your taxes. Make sure you have your tax return deposited electronically into your account at AppleTree. You will need AppleTree's Routing/ABA number--275082471 and your 10-digit checking account number found on your checks. Give us a call if you have a savings or Loan Rewards savings, and we can provide the account number to you.
- Compare tax preparers. Now is a great time to make phone calls to inquire about pricing and services, before they get too busy. They will have more time to share with you the benefits of choosing a tax preparer.

Starting early by organizing important paperwork will make tax season a little less painful next year.

## Things to Know

- Saturday, December 24: Open 9:00 a.m.-noon, drive-thru only
- Monday, December 26: Closed
- Saturday, December 31: Open normal hours, 9:00 a.m.-noon
- Monday, January 2: Closed

## Locations

### WEST ALLIS

11333 W. Greenfield Ave.  
West Allis, WI 53214  
Phone: 414.546.7800  
Fax: 414.546.7815

### WAUKESHA:

2440 N. Grandview Blvd.  
Waukesha, WI 53188  
Phone: 262.896.8800  
Fax: 262.896.8812

### LOST/STOLEN FLEXCARD:

800.236.2442

### TELLEREXPRESS:

24/7 Account Information Solution:  
414.546.7808