

# The Perks

Summer 2016

## APPLETREE CREDIT UNION

## Move Your Money Invest in Your Neighbors

Moving your money out of big, national banks to small, locally owned and operated credit unions, such as AppleTree Credit Union, is an important move for several reasons:

- The rewards are yours. You will get better rates with fewer fees and less hassle. We offer UNLIMITED, surcharge-free ATMs nationwide, extremely low home loan closing costs and below market auto loan rates. You benefit by saving money.
- We get to know you and can better assist you with your financial goals, whether it's paying off your mortgage sooner, lowering a payment, or saving for retirement. Our staff has worked at AppleTree, on average, over 14 years.
- As a membership cooperative, our members benefit by low loan rates and competitive savings dividends. There are no payments to outside stockholders.
- When you keep your money at AppleTree Credit Union, that money in turn is reinvested to other members in sound underwriting, easily understood loans which builds a stable economy and encourages local growth. If you deposit your money in big, national banks, it could be used to structure complicated investments and loans which can affect the entire economy.

Whether you are interested in our high-yield certificates and money market accounts, our ChoiceChecking account, our NEW LoanRewards Savings or a low-interest auto or home loan, we are ready to help you move your money to a better place where you and our local community benefit.

## Earn More With Our LoanRewards Savings

If you have a loan at AppleTree Credit Union, then you have experienced first-hand our exceptional rates and uncomplicated service. **We now offer a unique savings account exclusively for our loan members. With a balance of \$200 or more, you'll earn 0.75%APY\*.**

It's a great way to boost your savings balance, while saving for your taxes or a special vacation, or even establishing an emergency savings separate from your checking account.

### Making deposits are easy

You can set up automatic deposits from your paycheck if your employer offers it. Give us call and we can provide you with the account information.

\*APY as of 6/1/2016 and is subject to change without notice. Fees could reduce earnings. See ATCU for a complete disclosure.

Better Rates  
Uncomplicated Service



## 4 Tips to Protect from Money Scams

Every year millions fall prey to financial scams. Using these tips can help protect you from compromised personal information.

- **Never give your credit card, banking, Social Security, or other personal information over the phone**

It seems easy enough to remember; however, people trying to scam you are very convincing, using sophisticated tricks. If you receive an unsolicited call, ask for information in writing or research a phone number and call them back. Never use a call-back phone number that they provided you.

- **Shred all receipts with your personal information**

An easy way to help prevent your information getting in the wrong hands is purchasing and using a paper shredder.

- **Monitor your accounts and credit report regularly**

Online banking and mobile apps make it convenient to monitor your banking and credit card information. Make it a habit to log in every few days. You should regularly monitor your credit report for any unusual or incorrect information at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

- **Sign up for the "Do Not Call" list**

Visit [www.donotcall.gov](http://www.donotcall.gov) to register your phone numbers, preventing telemarketers from calling you.

### What to do if you're a victim of a scam

If you think you've been scammed, don't be afraid or embarrassed to act--waiting could only make it worse. Immediately:

- Call your financial institution and/or credit card company.
- Cancel any debit or credit cards linked to the stolen account.
- Reset your personal identification number(s).

AppleTree Credit Union is here to assist you if you ever have any concerns regarding your personal information.

## Things to Know

Our offices will be closed Monday, September 5<sup>th</sup> in observance of Labor Day.

## 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

## Rates

All rates are effective 06/17/2016 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

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

\$200 and more	0.75%	0.75%
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### 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

