

# The Perks

Spring 2017

**APPLETREE  
CREDIT UNION**

## Yes, You Can! Refinancing Your Auto Loan from Another Lender is Easy

Maybe you were out shopping for a car or motorcycle and it was easier to take the dealer financing and leave with your car right away. Now you are paying a higher rate and wonder if you can refinance to lower your interest rate.

### Yes, You Can!

AppleTree Credit Union helps members every day to refinance to a lower interest rate, saving them money each month. With an interest rate at **2.29%<sup>APR\*</sup>** for new or used auto, truck, or motorcycles 2009 and newer, you can definitely save some money. If you refinanced a \$25,000 loan at 2.29%<sup>APR\*</sup>, you could save nearly \$1,500!\*\*

### Longer Terms Now Available

Not only will you save with our low rates, **you can now spread your payments over 84 months\***, making it even easier to budget your payments each month.

### Apply Today!

Stop by [www.appletree.org](http://www.appletree.org) and apply anytime, or give our office a call and we can take your application over the phone!

\*APR is Annual Percentage. 66-month rate for 2009-2017 auto, truck, or motorcycle. 84-month rate for 2012-2017 vehicles. Rates are effective as of 04.1.17, is subject to change without notice, and assumes electronic payment and e-statement sign-up. Cost per thousand is \$16.15 for 66 months; \$13.67 per thousand for 84 months. Minimum loan amount is \$5,000. Interest accrues from date of loan. Loans and rates subject to credit approval. Normal lending policies apply. \*\*For illustrative purposes only. Savings based on decreasing APR from 4.29% APR to 2.29% APR for 66 months.

## When You Borrow from AppleTree, You Borrow for Good

Once again, AppleTree and our members helped provide nearly 25,000 meals to area families through our Borrow for Good campaign. You can be part of it this year when you borrow from AppleTree Credit Union. For every new loan, we will donate 25 meals to Hunger Task Force. Your loan helps you save money and provides meals to families in need.

If you are thinking about a new car, updating your kitchen, or refinancing your mortgage to lower your payments, call one of our helpful loan officers to learn more about our money-saving loans and Borrow for Good.

## Smart Option Student Loans

We've partnered with Sallie Mae<sup>®</sup> to offer you the Smart Option Student Loan. Its flexibility makes it an ideal solution for students and families who still need financing after maximizing grants, scholarships, and federal student loans.

**Visit [appletree.org](http://appletree.org) to learn more!**

## Save on your Insurance

Exclusively for credit union members like you, the TruStage Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service.

Get yours today or call 1-855-483-2149.

TruStage<sup>®</sup> Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

**Better Rates  
Uncomplicated Service**



## Selling your home in less than 10 years? We have just the home loan.

If you aren't planning on staying in your home for 30 years, why get a 30-year mortgage? Shorter, fixed-rate mortgage loans are a great alternative for members with larger mortgage balances who would like to pay their principal down faster with a lower interest rate.

You can choose a fixed-rate, 5- or 7-year loan with competitive closing costs. Our mortgage rates are as low as 2.899%<sup>APR</sup> and can be amortized up to 30 years. We do not sell our home loans, so if you ever have any questions, we will be here for you.

### Get Extra Cash without Extra Expense

If you want to get extra money from your home's equity, you can cash out your equity without extra closing costs or a higher interest rate. You'll pay the same closing costs if we refinance your home loan, or refinance and you get extra cash!

### Applying is Easy!

Visit [appletree.org](http://appletree.org) and click on SMART REFI HOME LOAN. Or call one of our knowledgeable loan officers and they can discuss with you the benefits of refinancing and let you know how much you can save.

\*See ATCU for a complete disclosure. 5-year rate of 2.899% is \$17.93 per thousand.

## Things to Know

### Our offices will be closed:

Monday, May 29 for Memorial Day and Tuesday, July 4 for Independence Day

### Coming Soon

AppleTree Credit Union will soon be offering Mobile Deposit. Click a picture of a check and it'll be deposited to your account. Watch for more info in *The Perks* and on our website.

### Change in Fees effective June 1, 2017

Overdraft/Non-sufficient Funds: \$26.90  
Direct Transfer IRA: \$25.00 per transfer

## 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 04/01/2017 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+	0.459%	0.46%

### CERTIFICATES

IRA/Reg. - 6 mo.	0.748%	0.75%
IRA/Reg. - 1 yr.	1.10%	1.10%
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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### 2012-2017 AUTO, TRUCKS & MOTORCYCLES

Term	APR	per \$1,000
24-66 mo	2.29%	\$16.15
72 months	3.29%	\$15.33
84 months	3.99%	\$13.67

### 2009-2011 AUTO, TRUCK & MOTORCYCLE

Term	APR	per \$1,000
24-66 mo.	2.29%	\$16.15
72 months	3.29%	\$15.33

### 2003-2008 AUTO, TRUCK & MOTORCYCLES

Term	APR	per \$1,000
24-48 months	3.69%	\$22.45
60 months	4.69%	\$18.74

### SECOND MORTGAGES

Loan Amount	APR	per \$1,000
\$10,000 - 5 Yrs.	2.999%	\$17.98
\$10,000 - 7 Yrs.	3.599%	\$13.49

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*	2.899%	\$17.93
7-year*	3.199%	\$13.31
10-year FIXED RATE	3.299%	\$9.80

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

### HOME EQUITY LINE-OF-CREDIT

Prime + 0%	4.00% <sup>APR</sup>
80% LTV or less = Prime + 0%;	
81-90% LTV = Prime + 1%, currently 5.00% <sup>APR</sup>	

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

Federally Insured  
by NCUA

