

The Perks

Summer 2017

**APPLETREE
CREDIT UNION**

Save Yourself a Trip Mobile Deposit is Here

It can be challenging to squeeze in one more errand at the end of the day. Now AppleTree Credit Union offers Mobile Deposit--the time-saving service that allows you to make check deposits right from your smartphone wherever you are!

When you are logged into the AppleTree Credit Union Mobile App, here's how to make a mobile deposit with your smartphone:

- Choose DEPOSIT CHECK.
- Choose which account the check will be deposited into and enter the amount.
- Endorse the check "Mobile Deposit ATCU with the current date."
- Take a picture of the front and back of the check.
- Click CONFIRM and then you'll receive confirmation if it was a successful deposit.

Things to know:

- This is available to members who have PCEXpress and our Mobile App.
- Please endorse the check as described above.
- Funds will become available as described in our mobile disclosure.
- We cannot accept third-party checks. The maximum amount allowed per day is \$2,500, either with one check or multiple checks.

That's it! It's a time-saving service that we know you'll appreciate. Please give either branch a call with any questions you have.

Lock-in a Second Mortgage Today Pay \$0 in Closing Costs

Now is the time to lock in a low rate of 2.999%APR* when you choose our 5-year Second Mortgage loan. Plus, you'll save even more money by paying nothing in closing costs. Apply by August 3, 2017 to take advantage of this special offer.

*APR is annual percentage rate. Rate and special offer are effective as of 6/25/2017, are subject to change without notice, and assume electronic payment and e-statement sign-up. At 80% LTV, rate is 2.999% APR with a cost per thousand of \$17.98 for 60 months. At 90% LTV, rate is 3.999% APR with a cost per thousand of \$18.42 for 60 months. To qualify for waived closing costs, you must apply from June 25 - August 3 and close by August 31, 2017. The home may not be listed for sale. Minimum loan is \$10,000; maximum \$99,999. Maximum closing costs waived of \$170. Waived fees do not include appraisal and title insurance, if needed; these fees could range from \$350-\$800. 90% LTV or less. 1-2 family owner-occupied residences only. Property insurance required. Excludes AppleTree refinances. Subject to approved credit. Normal lending policies apply. NMLS ID: 446368

Longer Auto Terms Available

For our new and used vehicle loans 2009 and newer, our rate is 2.29%APR* for up to 66 months. If you'd like to lower your payment even more, you can choose 3.29%APR** for 72 months. Or for vehicles 2012 and newer, pick a term of 84 months at 3.99%APR.** We're here to help you pick the best loan for YOU!

**APR is Annual Percentage Rate. Rates are effective as of 6/16/17, are subject to change without notice. Normal policies apply.

Get a Better Insurance Rate

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 a quote today or call 1-855-483-2149.

TruStage® 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**



Rates

All rates are effective 06/16/2017 and are subject to change without notice. Please visit 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	RATE	APY
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	RATE	APY
\$200 and more	0.75%	0.75%

2012-2017 AUTO, TRUCKS & MOTORCYCLES		
Term	APR	per \$1,000
24-66 months	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 months	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.	3.699%	\$13.54

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%	(as of 7/1/17).....4.25% ^{APR}
80% LTV or less = Prime + 0%;	
81-90% LTV = Prime + 1%, currently 5.25% ^{APR}	

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

Federally Insured by NCUA



Tips to Help Prevent Debit Card Fraud

If it's happened to you, you understand the hassle it can be if you need a debit or credit card replaced due to fraudulent transactions. Nothing is fool-proof; however, here are some tips when using your debit card.

Use your debit card online only at reputable retailers

If you're unsure who the online retailer is, grab a credit card instead just to be safe.

Get cash back at a retailer such as a grocery store

With ATM skimmers popping up around the area, it's easy to get cash back when you buy your groceries each week.

Share your travel plans with AppleTree Credit Union

We can note your plans within our debit card system, so we know that you are using your debit card out of the area.

Check your account at least a few times a week

One of the best ways to prevent fraud is to monitor your account on PCExpress, our Mobile App, or TellerExpress often if not daily.

Set up E-Alerts

Set up transaction alerts within PCExpress to notify you by text or e-mail if there's a certain transaction amount that clears your account.

Keep your e-mail and cell phone information up-to-date

Our robust, fraud monitoring system can e-mail, call or text you as soon as it suspects fraud. Ask next time you stop in or call what information we have for you.

Please let us know immediately if you suspect fraud on your account, so we can get you a new card as soon as possible!

Things to Know

Our offices will be closed:

Monday, September 4 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