

The Perks

Winter 2016

APPLETREE CREDIT UNION

Use Your FlexCard & Win Cash Weekly

You already know how easy it is to use your FlexCard to pay for gas, groceries, home improvement projects ...anything you need! For a limited time, when you use your FlexCard you could win cash prizes!



Every week from January 9 through February 24, when you use your FlexCard as a signed purchase or pinned-entered transaction at a merchant of \$50 or more, you'll be automatically entered to win our weekly cash drawing of \$50!*

Don't forget you can get cash back at a merchant with your PIN, saving yourself a trip to the ATM! These transactions count towards your chance to win cash!

*See AppleTree Credit Union for official rules. No purchase necessary.

Get Things Done With Your Home's Equity

Your home's equity can be a powerful tool to get the things you want accomplished such as paying off high-interest debt, remodeling or freshening up a kitchen or bathroom, or even paying for unexpected expenses such as a leaky roof.

Plus, using your home's equity is typically the best way to pay less interest because of the low interest rate compared to a credit card or personal loan. **At AppleTree Credit Union, you can lock in a rate of 2.899% APR for up to 5 years or 3.499% APR for up to 7 years.***

With rates this low, now is the time to lock-in your rate and get those projects accomplished while saving money!

*See AppleTree CU for more details.

3 Goals to Improve Your Finances

As we ring in a new year, now is the perfect time to create goals and make a plan to achieve them.

Make a budget

Budgets can be difficult to get excited about; however, they do provide a clear picture of what your income and expenses are.

Create an emergency fund

Set small goals with an achievable timeline. For example, if you want to save \$1,000 by year-end, you'll need to save \$40 per pay period. Our savings account is the perfect account to use for this goal especially when you set up automatic transfers.

Pay off high-interest debt

Tackling debt is one of the best goals you can set to put yourself in a better financial position. Call one of our loan officers for ideas!

All the best for a successful 2017!

Better Rates
Uncomplicated Service



Rates

All rates are effective 12/09/2016 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 - \$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%

2016-2017 NEW AUTO, TRUCKS & MOTORCYCLES		
Term	APR	per \$1,000
24-60 mo.	1.99%	\$17.53
72 months	2.99%	\$15.20

2009-2015 AUTO, TRUCK & MOTORCYCLE		
Term	APR	per \$1,000
24-60 mo.	1.99%	\$17.53
72 months	2.99%	\$15.20

2003-2008 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% ^{APR}
80% LTV or less = Prime + 0%;	
81-90% LTV = Prime + 1%, currently 4.50% ^{APR}	

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

Federally Insured by NCUA



Protect Your Accounts with E-Alerts

PCExpress, our online banking solution, is the perfect way to monitor your account, transfer money between accounts and receive your annual tax forms. Did you know there are some safeguard tools within PCExpress to help ensure you don't bounce a check or protect yourself from fraud?

You can add e-Alerts for:

- Balance alerts if your balance is below a threshold you set.
- Authorization hold alerts for FlexCard transactions when you've used your card even though it hasn't cleared your account. A great fraud prevention tool!
- A specific cleared check or range of checks.
- Transaction alert of any amount.

You can choose to be notified by e-mail, text or both. Make sure your cell phone number is correct under YOUR PROFILE and then USER PREFERENCES tab. If it's not, give us a call!

To set up:

- Choose the eALERTS tab
- Click ADD NEW and choose what type of e-Alert
- Click ADD E-MAIL to choose which e-mail you'd like to use.

If you need assistance, please give us a call!

Things to Know

Join us for our 81st Annual Meeting

Mark your calendar for Thursday, February 23, 2017 at 5:45 p.m. to attend our 81st Annual Meeting held at our West Allis office. Light refreshments will be served.

A New Student Loan Option

Watch for more information on our website regarding a new student loan option for our members.

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