



AFFILIATED TRADES

CREDIT UNION

Service and Commitment You Can Trust

JULY 1, 2017

BREAK FROM THE BANKS

Tired of high fees and loan rates? Not earning enough dividends on your deposit accounts? Open up a new share draft checking account with your credit union and take a break from the banks! We offer VISA Check Cards, Remote Deposit Capture, and Bill Payment among our services and all of your accounts are accessible through our website at www.affiliatedtradescu.org.

In addition, we offer dividend rates that beat the competition and loan rates that make your next car purchase affordable.

Come in or give us a call and find out what the credit union difference is all about.

IDENTITY THEFT

Protect yourself from the potential of identity theft. Federal agencies recommend these steps to help yourself from this growing problem

- Review credit reports annually.
- Shred confidential documents.
- Review account statements promptly
- Use a secure mailbox to send and receive mail.
- Use caution when asked for personal information over the phone or internet.
- Be aware of current scam tactics such as “phishing and spoofing”.

SHERPA IDENTITY PROTECTION

Your personal information is collected and shared everywhere— when you go online, use a debit card, or text a friend. It’s increasingly more difficult to keep your information safe and out of the criminals hands.

Using top ID protection technology, your credit union and SHERPA® Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, SHERPA®’s proactive monitoring identifies it quickly. Plus you have immediate access to full service SHERPA® identity and credit restoration experts should you ever need it. Affiliated Trades Credit Union is offering the SHERPA® Identity Protection solution with three different levels of protection. Don’t cross your fingers and hope for the best—be proactive and sign up for SHERPA® today!

AFFILIATED TRADES CU APP

Our **Affiliated Trades Credit Union App** is available in the Google and Apple store for your Android or iPhone. If you are already signed up for our Home Banking service you will use the same credentials to access your account. If you have not signed up for the Home Banking site before, you can access your account with the App and a temporary password. Please contact the credit union for your temporary password.

FAREWELL TO GENE!

Effective June 30, 2017, our loan officer, Gene Stewart will be officially retired. Gene is looking forward to spending more time with his wife, Nancy, and his grand children. He also plans to travel near and far, but will still be a volunteer at the credit union on the Credit Committee. Thank you Gene for your many years of service here at the credit union and enjoy your retirement!

REMOTE DEPOSIT CAPTURE

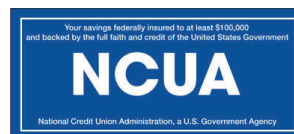
Did you know you have the ability to deposit checks or make loan payments from the comfort of your own home? With a flick and a click you can remote deposit via our Affiliated Trades Credit Union App and save the time and expense of coming into our branch.

One drawback is you don’t have the opportunity to visit our wonderful staff at the credit union, so make sure you stop in from time to time and let us know how you are doing!

BE ON THE LOOKOUT...

Coming soon...a new online feature available to our membership. Safely and easily apply for a new loan with the credit union through our online lending program which will be available through our web site and our App. Coming later this year!

McAdam
Financially Advanced™
www.mcadamfa.com
Financial Planning and Investment/Pension
Counseling:
Bryan Cooney; (215) 399-9347



AFFILIATED TRADES CREDIT UNION
3900 RIDGE PIKE
COLLEGEVILLE PA. 19426

MON. 8:00 TO 4:30
 THURS. 8:00 TO 7:00
 3RD TUES. 8:00 TO 7:00

TUES 8:00 TO 4:30
 WED. 8:00 TO 4:30
 FRI 8:00 TO 4:30

PHONE 610-489-0161 - FAX 610-489-2690
 info@affiliatedtradescu.org
 www.affiliatedtradescu.org
 24 Hour Audio Response: 1-866-790-1497

JULY 1, 2017

DIVIDEND RATES

TYPE ACCT.	RATE	ANN. YIELD	
REG. SHARE	0.250%	0.25%	
SHARE DRAFT	0.150%	0.15%	ON AVERAGE DAILY BALANCE OF \$1000.00 OR MORE
I R A	1.243%	1.25%	A GOOD WAY TO HAVE INTEREST EARNED TAX DEFERRED UNTIL WITHDRAWN.
ROTH IRA	1.243%	1.25%	IF REQUIREMENTS ARE MET NO TAXES ARE DUE AT WITHDRAWAL
COVERDELL ESA	1.243%	1.25%	\$2000.00 PER YEAR PER CHILD, NO TAXES DUE IF USED FOR EDUCATION
MONEY MARKET	0.499%	0.50%	THE REQUIRED BALANCE FOR THIS ACCOUNT IS \$2,500.00. IT IS A LIQUID ACCOUNT AND YOU MAY DRAW DOWN TO THE MINIMUM WITH NO PENALTY IMPOSED. IF YOU GO BELOW THE \$2,500.00 IT REVERTS BACK TO YOUR REGULAR SHARE ACCOUNT.
SHARE CERTIFICATES			
6 MO. CD	0.549%	0.55%	A MINIMUM DEPOSIT OF \$1,000.00 REQUIRED ON ALL CERTIFICATES. YOU MAY WISH TO HAVE MORE THAN ONE SHARE CERTIFICATE.
12 MO. CD	0.946%	0.95%	
(\$25,000 min)	1.046%	1.05%	
18 MO. CD	1.094%	1.10%	A PENALTY WILL BE IMPOSED FOR EARLY WITHDRAWAL BASED ON THE REMAINING MATURITY.
(\$25,000 min)	1.194%	1.20%	
24 MO. CD	1.243%	1.25%	DIVIDENDS ON ALL ACCOUNTS ARE COMPOUNDED MONTHLY
(\$25,000 min)	1.343%	1.35%	
36 MO. CD	1.490%	1.50%	ALL CERTIFICATES 12 MONTHS AND UP PAY A BONUS ON THE RATE OF .10% FOR \$25,000.00
(\$25,000 min)	1.590%	1.60%	MINIMUM, EXCLUDING ANY SPECIAL CD OFFERINGS.

RATES AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

LOAN RATES

AS LOW AS

NEW AUTO	2.25%	MAX. 50,000.00	FOR 60 MO. UP TO 100% FINANCING
NEW AUTO (61-72 MONTHS)	2.75%	MAX. 50,000.00	FOR 72 MO. UP TO 100% FINANCING
USED AUTO 1 to 3 YRS OLD	3.25%	MAX. 40,000.00	FOR 72 MO. UP TO 90% FINANCING
USED AUTO 4 to 7 YRS OLD	3.75%	MAX. 40,000.00	FOR 60 MO UP TO 90% FINANCING
USED AUTO 8 YRS or OLDER	4.25%	MAX 40,000.00	SUBJECT TO REVIEW FOR FINANCING TERMS
NEW RECREATIONAL VEHICLE	5.75%	MAX 50,000.00	FOR 60 MO. UP TO 90% FINANCING
USED RV 1 to 3 YRS OLD	6.25%	MAX 40,000.00	FOR 60 MO. UP TO 80% FINANCING
USED RV 4 to 7 YRS OLD	6.75%	MAX 40,000.00	FOR 60 MO. UP TO 80% FINANCING
USED RV 8 YRS or OLDER	7.25%	MAX 40,000.00	SUBJECT TO REVIEW FOR FINANCING TERMS
COLLATERAL	3.00%	MAX. PLEDGED SH	FOR 60 MO.
SIGNATURE	13.00%	MAX.\$10,000.00	UP TO 60 MO.
CO-MAKER	13.00%	MAX. 10,000.00	UP TO 60 MO.
SIGN. LINE (MUST QUALIFY)	13.00%	MAX. 5,000.00	REVOLVING

HOME EQUITY (MUST QUALIFY)

4.00%	VARIABLE LINE OF CREDIT (UP TO 15 YRS)
4.25%	5-YEAR FIXED RATE
5.00%	10-YEAR FIXED RATE
5.75%	15-YEAR FIXED RATE

DEPOSIT ACCOUNT FEES

RATES SUBJECT TO CHANGE WITHOUT NOTICE

- 1- THE ANNUAL YIELD =(APY) = ANNUAL PERCENTAGE YIELD.
- 2- DIVIDENDS ARE CALCULATED ON THE AVERAGE DAILY BALANCE METHOD.
- 3- DIVIDENDS ARE CALCULATED AND POSTED ON THE LAST DAY OF THE MONTH.
- 4- NO DIVIDEND IS APPLIED TO AN ACCOUNT THAT IS CLOSED PRIOR TO THE POSTING DATE.
- 5- DIVIDENDS ARE PAID FROM AVAILABLE EARNINGS.

NSF ITEM FEE	\$25.00
STOP PAYMENT FEE	\$10.00
OVERDRAFT TRANSFER FEE	\$1.50
NEGATIVE ACCOUNT FEE	\$5.00
DORMANT ACCOUNT FEE (OVER 2 YRS)	\$5.00
LOW SHARE BALANCE FEE	\$5.00
ESCHEAT FEE	\$30.00
CHECK COPY FEE (dated within 1 year)	\$0.75
CHECK COPY FEE (dated over 1 year)	\$5.00
WESTERN UNION FEE	\$15.00
WIRE TRANSFER FEE	\$15.00
INTERNATIONAL WIRE FEE	\$35.00
OUTGOING ACH ORIGINATION (ONE TIME)	\$5.00
RETURNED DEPOSIT ITEM FEE	\$25.00
REPLACEMENT DEBIT CARD FEE	\$5.00

NEW AUTO LOAN PAYMENT SCHEDULE

AMT. BORROWED	36 MO.	48 MO.	60 MO.	72 MO.
	2.25%	2.25%	2.25%	2.75%
10,000.00	287.54	218.06	176.39	150.84
15,000.00	431.30	327.09	264.58	226.25
20,000.00	575.07	436.11	352.77	301.67
25,000.00	718.03	545.14	440.96	377.09
30,000.00		654.17	529.16	452.50
35,000.00		763.19	617.35	527.92
40,000.00			705.54	603.34

AFFILIATED TRADES CREDIT UNION OFFICERS

PRESIDENT- JOHN KESLICK
 VICE PRESIDENT- JERE REEDINGER
 TREASURER- MICHAEL DEPAOLI
 SECRETARY- CYNTHIA COLLINS-SONNEFELD
 DIRECTOR- JOHN DAVID SILVESTRE
 CHIEF FINANCIAL OFFICER AND MANAGER- BRIAN BISCHOF

LOAN COMMITTEE
 EUGENE STEWART
 STANLEY KATEUSZ JR
 DAVID SILVESTRE

MARY ANN SCLAFANI- OFFICE STAFF
 STACY SCHIMPF - OFFICE STAFF



AFFILIATED TRADES

CREDIT UNION

Rev. 10/15

FACTS

WHAT DOES AFFILIATED TRADES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- payment history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Affiliated Trades Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Affiliated Trades Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 610-489-0161 or go to www.affiliatedtradescu.org

What we do

How does Affiliated Trades Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Affiliated Trades Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for financing ▪ give us your contact information or provide account information ▪ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Affiliated Trades Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Affiliated Trades Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Affiliated Trades Credit Union does not jointly market.</i>

Other important information

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