



# AFFILIATED TRADES

CREDIT UNION

*Service and Commitment You Can Trust*

OCTOBER 1, 2016

## 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](http://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".

## AFFILIATED TRADES CU APP

Our **Affiliated Trades Credit Union App** is now 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.

## MONEY DESKTOP

A convenient, engaging, and complete money management experience.

With MoneyDesktop you can now link all of your accounts elsewhere to your Affiliated Trades Credit Union Money Desktop. Now, you will be able to see balances and transactions from other institutions you use to manage your money and help you budget and manage your debt in a simple and efficient manner.

## **Start using MoneyDesktop Today.**

Simply log into HomeBanking at [www.affiliatedtradescu.org](http://www.affiliatedtradescu.org) and click "MoneyDesktop" on the side navigation bar. You will then be walked through a simple registration process. After that, you are ready to start linking accounts.

## 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!

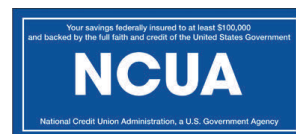
## ACH ORIGINATION

We are now offering ACH Origination for loan payments or direct deposits into your account from another financial institution.

If you are interested in setting up an ACH payment or deposit, contact the credit union for an authorization form.

## FINANCIAL PLANNING

At Affiliated Trades Credit Union, we strive to serve our members needs in all facets of their financial universe. We have reached out to McAdam to provide our membership with a valuable and a professional Financial Planning service. Whether you are just finishing college or planning retirement, it's never too soon or too late to begin. Contact Bryan Cooney at 215-399-9347 and mention Affiliated Trades Credit Union.



**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

**OCTOBER 1, 2016**

**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.
<b>SHARE CERTIFICATES</b>			
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	0.747%	0.75%	
(\$25,000 min)	0.847%	0.85%	
18 MO. CD	0.896%	0.90%	A PENALTY WILL BE IMPOSED FOR EARLY WITHDRAWAL
(\$25,000 min)	0.996%	1.00%	BASED ON THE REMAINING MATURITY.
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%	<b>ALL CERTIFICATES 12 MONTHS AND UP PAY A BONUS ON THE RATE OF .10% FOR \$25,000.00</b>
(\$25,000 min)	1.590%	1.60%	<b>MINIMUM, EXCLUDING ANY SPECIAL CD OFFERINGS.</b>

RATES AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

**LOAN RATES**

**AS LOW AS**

<b>NEW AUTO</b>	2.25%	MAX. 50,000.00	FOR 60 MO. UP TO 100% FINANCING
<b>NEW AUTO (61-72 MONTHS)</b>	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%	<b>15-YEAR FIXED RATE</b>

**DEPOSIT ACCOUNT FEES**

RATES SUBJECT TO CHANGE WITHOUT NOTICE		
1- THE ANNUAL YIELD =(APY) = ANNUAL PERCENTAGE YIELD.		NSF ITEM FEE \$25.00
2- DIVIDENDS ARE CALCULATED ON THE AVERAGE DAILY BALANCE METHOD.		STOP PAYMENT FEE \$10.00
3- DIVIDENDS ARE CALCULATED AND POSTED ON THE LAST DAY OF THE MONTH.		OVERDRAFT TRANSFER FEE \$1.50
4- NO DIVIDEND IS APPLIED TO AN ACCOUNT THAT IS CLOSED PRIOR TO THE POSTING DATE.		NEGATIVE ACCOUNT FEE \$5.00
5- DIVIDENDS ARE PAID FROM AVAILABLE EARNINGS.		DORMANT ACCOUNT FEE (OVER 2 YRS) \$5.00
		LOW SHARE BALANCE FEE \$5.00
		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

**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. LOAN OFFICER  
 STANLEY KATEUSZ JR  
 DAVID SILVESTRE

MARY ANN SCLAFANI- OFFICE STAFF  
 STACY SCHIMPF - OFFICE STAFF