

# AMARILLO POSTAL EMPLOYEES CU

## Member credit union Connection

### Guard Your Plastic Cards

Sign new credit cards with permanent ink as soon as you receive them.

If your card has a PIN, memorize it. Skip easily recognizable PINs such as the last four digits of your Social Security number or phone number.

### Holidays Ahead

The Credit Union will be closed in observance of the following:

<b>Columbus Day</b>	Monday, Oct. 12
<b>Veterans' Day</b>	Wedday, Nov. 11
<b>Thanksgiving Day</b>	Thursday, Nov. 26
<b>Christmas Day</b>	Friday, Dec. 25
<b>New Year's Day</b>	Friday, Jan. 1

### Dividend Rates

Type	Rate	APY*
Regular Shares		
0 - \$10,000	0.75%	0.76%
\$10,000 - \$25,000	0.85%	0.86%
\$25,000 up	1.25%	1.26%
IRA	1.85%	1.87%
CD 6 mos.	1.25%	1.26%
CD 12 mos.	1.85%	1.87%

\* Annual Percentage Yield. Rates are subject to change without notice.

### Our Current Loan Rates

Loan Type	Max Term	APR*
Signature	12 Months	8.90
New Auto	60 Months	5.50
Used Auto	48 Months	5.50

\*Annual Percentage Rate. All loans subject to credit approval.



### Amarillo Postal Employees Credit Union

2400 Hobbs Road  
Amarillo, TX 79109  
(806) 354-2166  
Fax: (806) 354-8860

### Lobby & Drive Thru Hours

Monday - Friday  
9:00 a.m. to 5:00 p.m.

Postal Payday: 9:00 a.m. to 6:00 p.m.



"We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act."

## Board of Director Elections

It's that time of year again. Two Director's terms will expire at the 2010 Annual Meeting: Rual D. Heaton and Jay Hickmott. For a position on the Board of Director's, candidates from the membership will need to pick up a packet by November 16, 2009. Packets must be returned to the Credit Union by December 12, 2009 to be submitted to the Nominating Committee. Candidate's packets not received by the above deadline will not be accepted and, therefore, will not be placed on the ballot.

If no petitions are received, the candidates presented by the Nominating Committee will be deemed as elected. Accordingly, no mail ballots will be distributed and nominations from the floor will not be accepted at the Annual Meeting.

### Candidate packets should be mailed to:

Amarillo Postal Employees Credit Union  
P.O. Box 30003  
Amarillo, Texas 79120-0003

## Christmas Special *Skip Your Loan Payment*

### Here's How It Works:

Members with loans may skip their December payments! The December interest will accrue and the payment term will be extended. All terms and conditions of the credit agreement still apply. There is no penalty for skipping the payment(s).

### Qualifications:

To be eligible to skip a payment, your account must be current and payment made within 30 days. Deferments will not be permitted on over-draft protection or real estate and share secured. One offer per member, not valid if you receive another skip-a-payment coupon. Offer valid through January 4, 2010. Not valid if received after that date.

### How to Apply:

Check YES I want to skip my December payment(s). I understand my account will remain in good standing.

### Please Print:

Name: \_\_\_\_\_

Account No(s): \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

Signature: \_\_\_\_\_

Offer subject to approval by APECU.

FALL 2009

# Member Connection

## Savings Cushion Gives Soft Place to Land During Economic Downturn

In today's economy, being financially prepared for unexpected and infrequent expenses is more important than ever. But a 2008 survey by the American Savings Education Council revealed that only 28% of Americans set aside at least 10% of their income—the amount experts recommend.

### To help build savings:

- Pay yourself first. NACHA, the electronic payments association, Herndon, VA., surveyed 1,505 people by telephone in 2006. The survey revealed that those using direct deposit save \$390 a month, \$90 more than those saving manually. It's not magic—it's being consistent instead of random in your savings patterns. Direct deposit is convenient, safe, timely, and environmentally safe.
- Cut credit card costs. Switch to a credit union credit card—interest rates generally lower than interest rates on bank cards, and they have lower fees as well. Pay on time and, whenever possible, pay the balance in full each month.

- Save your tax refund. Use it to help build a savings fund for budget challenges. Use it to cover unexpected as well as anticipated expenses, such as insurance premiums. Pay down debt so you can save even more money in the future.

Make saving a habit and you'll be ready for any financial challenge that comes your way.

We can help you set up a spending plan to help you meet your savings goals. You'll be surprised how much peace of mind you'll gain when you have emergency savings to fall back on. Stop by or call us today.



## Shield Valuables With a Fireproof Safe

To truly protect your documents or valuables, you might consider a fireproof safe for your home.

The voluntary UL (Underwriters Laboratories) label on the safe signifies the maximum temperature the interior will reach during a fire. A safe with a UL350 rating, for example, would reach a maximum temperature of 350 degrees Fahrenheit. If you are storing more heat-sensitive items—such as computer media, photographs, jewelry, or film—look for a rating of UL125.

Once you choose the amount of protection you need, gather your valuables. LegalZoom.com recommends keeping these things in your safe—in zip plastic bags in case the box ends up downriver:

1. Current insurance policies and agent contact information.
2. Passports and original birth certificates.
3. A list of doctors, prescription medications, and pharmacy contacts.
4. CDs containing digital copies of photos with sentimental value.
5. Safe deposit box keys.
6. Important papers related to investments, retirement plans, savings and checking accounts, and associated contact information.
7. List of outstanding debts, due dates, and contact information.
8. Original Social Security cards.
9. Copies of important legal documents, such as powers of attorney, living wills, and health-care proxies.
10. Copy of wills, including those for which you are the designated representative.

## HAPPY CREDIT UNION DAY 2009



We're celebrating a special day, and you're part of it.

Join us October 15 to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of your credit union.

More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

It's your money, and this International Credit Union Day, we want to thank you for trusting us to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today or stop by on October 15 and say hello.

We look forward to seeing you.

### Get Out From Under Your Pricey Auto Loan

Get out from under a pricey auto loan and refinance with us. Credit unions on average offer better rates on new- and used-auto loans.