

Member Update



**AUBURN
COMMUNITY**
Federal Credit Union



Spring fever have you shopping for a deal on a new car?

When you're in the market for a new or used car, Auburn Community FCU offers the ideal loan for your needs. Spring is a great time to finance a vehicle at your credit union. Our low fixed rates and flexible terms for both new and used vehicles will make borrowing easier, so you can get into the vehicle you want and get on the road quickly and hassle-free. You can drive away with your new or used vehicle and know you got the best financing deal.

**Rates on New Auto Loans
Starting as Low As**

0.99% APR*

Benefits:

- ✓ Low annual percentage rate saves you money.
- ✓ Credit Life Insurance Protection available.
- ✓ Low cost Credit Disability Insurance Protection available.
- ✓ No closing costs, charges, or fees to the member.
- ✓ Fast, efficient turnaround time on completed loan applications

Inside this issue...

SPRING LOAN SALE • CONVENIENCE SERVICES

GIVE US YOUR EMAIL AND WIN \$100!

Plant the seeds of *Spring*

Spring into Savings at Auburn Community Federal Credit Union with our big spring loan sale.

Take advantage of our New Home Equity Discount Program!

**Save an additional 1.00%* on Personal Loans
Save an additional 0.50%* on Auto Loan
When you take out a Home Equity Loan**



**HOME EQUITY
LOANS**

RATES AS LOW AS

1.99%^{APR}



**NEW VEHICLE
LOANS**

RATES AS LOW AS

0.99%^{APR}



**USED VEHICLE
LOANS**

RATES AS LOW AS

1.99%^{APR}



**NEW RECREATIONAL
VEHICLE LOANS**

RATES AS LOW AS

3.99%^{APR}



**PERSONAL
LOANS**

RATES AS LOW AS

7.99%^{APR}

**Don't miss out on these great savings! Call, click or stop by today.
(315) 253-2934 www.auburnfcu.com**

*APR = Annual Percentage Rate. Rates are based on the creditworthiness of the individual applicant and are subject to change without notice. Please visit www.Auburnfcu.com or call the credit union for current rates.

†Rates shown reflect 1.00% Personal Loan discount or 0.50% Auto Loan discount. Discount available to members within 90 days of closing on a Home Equity Loan. Some restrictions may apply.

Growing Together With You

Since our opening in 1936 as Auburn Prison Employees Federal Credit Union, serving the employees of Auburn State Prison, we have been adapting to meet the changing needs of our members. In 2001, we changed to a Community Charter, Auburn Community Federal Credit Union, and opened membership to anyone living, working or worshipping in Cayuga County. Just this year we once again expanded our ability to help those in the Central New York area, now serving anyone who lives, works or worships in Onondaga, Oswego and Madison counties, as well as Cayuga county.

Over our strong 80-year history, the financial services landscape has changed dramatically and we have worked diligently to expand our products and services to meet the growing and unique needs of our diverse membership. We proudly offer the services and conveniences you would expect without the high cost. We currently have three convenient branch locations and are in the process of planning a fourth location to enhance member service and convenience even further.

We know that it is the loyalty of our members and our strong commitment to service that has enabled us to thrive and achieve continual growth throughout the years. We have always been, and will continue to be, your credit union – growing together into the future.



Sam Scro
CEO
Auburn Community Federal Credit Union

Give Us Your Email & Win!

Our members know we offer them the great rates and superior service they deserve. As part of our credit union family you have access to many exclusive benefits not offered anywhere else.

To better serve you and ensure that you don't miss out on any of our great deals, we ask that you share your email address with us. By sharing your email address we can let you know about:

- ✓ Early Closures Due to Inclement Weather
- ✓ Home Banking or Other System Issues
- ✓ Special Email Only Offers and Discounts
- ✓ Policy Changes and Updates
- ✓ And So Much More



Please fill out and return the entry form below to update our information and you will automatically be entered into a drawing for \$100[†] to be drawn the first week of June. The winner will be notified via the email address provided.

Don't delay the entry deadline is Tuesday May 31, 2016

[†]Entry deadline is Tuesday, May 31, 2016 and drawing will be conducted at the main branch at 65 Wright Circle, Auburn, NY. No purchase required, just a valid email address. \$100 will be deposited into the winning member's share savings account. Odds will vary and are dependant on the number of entries received. Call the credit union for complete details.

Full Name

Member/Account#

Phone #

Email Address



Main Office

P.O. Box 867 • 65 Wright Circle • Auburn, NY

The Loans You Need When

Leverage the Value of your Home with a Auburn Community FCU Home Equity Loan

A home equity loan or home equity line of credit from your credit union will enable you to check many items off of your spring to do list. With our competitive loan rates and various terms to meet your needs, you can put the equity in your home to work for you to complete a home improvement project, consolidate high-interest bills, pay college tuition or fund a major life event. Our fixed-rate home equity loan enables you to borrow up to 80% of the value of your property, less any other loans against the property, for a term ranging from 3 years to 15 years. Make your dreams come true with a home equity loan from Auburn Community FCU.

Rates on Home Equity Loans Starting as Low As 1.99% APR*

Home Equity Loan Benefits:

- ✓ Low annual percentage rate saves you money.
- ✓ Interest may be tax deductible.**
- ✓ Low cost Credit Life & Credit Disability Insurance Protection available.
- ✓ No closing costs to the member!***

*Annual Percentage Rate. Rates Subject to Change Without Notice. Certain Restrictions May Apply. The rate for this product is determined by applicant credit, payment history, and collateral. Your actual rate may vary. Contact Auburn Community FCU for complete details on all loans. Auburn Community FCU is an Equal Opportunity Lender.

**Consult a tax professional for deductibility.

***Closing costs are subject to recapture if loan is closed within 36 months of origination. Credit Union pays closing costs for Home Equity Loans with terms greater than 3 Years. Member pays closing costs for Home Equity Loans with terms of 3 Years or less.



Annual Meeting

The Annual Meeting was held on February 29, 2016 at The Sunset Restaurant. After a brief business meeting, dinner was served to those in attendance. Congratulations go out to Peter Killian, Kathryn Johnson, and Joseph Campbell on their re-election to the Board of directors.

School Branch

In collaboration with Auburn High School, our credit union now has a branch inside the school for the students and staff. The name of the branch is AHS Smart Start Savings. Student Ailise B. won a \$25 Visa Gift Card for coming up with the winning name. The credit union has hired two student interns, Daniel P. and Bridget C., who will work at the school branch. The goal of the branch is to promote savings and to provide paid internship opportunities for students.

(315) 253-2934

en You Need Them

Convenience the Auburn Way

As a member of Auburn Community Federal Credit Union, we can help make your life a little easier with a complete line of conveniences services.

Easy Access Money Management Solutions

- ✓ Free Online Home Banking
- ✓ Free Mobile Banking App
- ✓ Audio Response Telephone System
- ✓ Free Direct Deposit & Payroll Deduction

Home Banking

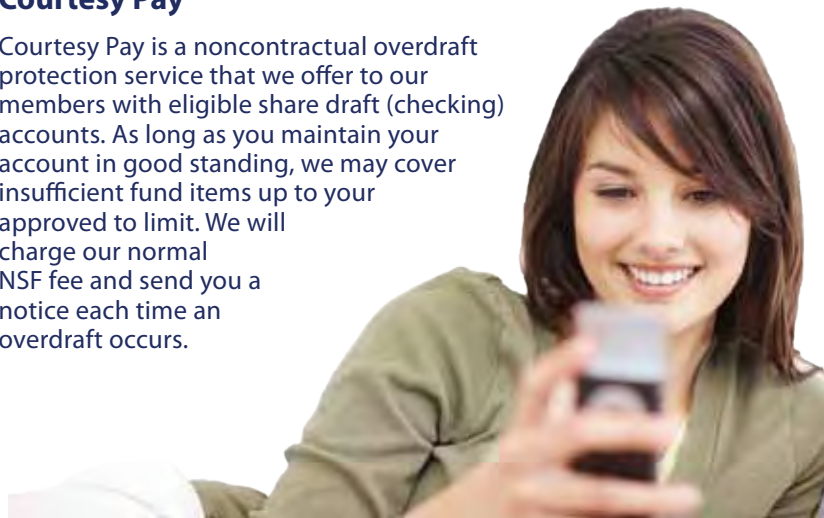
- ✓ Access All Of Your Credit Union Loans & Accounts
- ✓ Transfer Funds Between Accounts
- ✓ Check Account Balances
- ✓ Conduct & Verify Transactions
- ✓ Make Loan Payments
- ✓ Pay Bills Online With Online Bill Pay
- ✓ Free Mobile Banking
- ✓ Free Electronic e-Statements Option
- ✓ And Much More!

Mobile Banking App For Busy Members

- ✓ Check Account Balances
- ✓ Verify Account Transactions
- ✓ Transfer Funds Between Accounts
- ✓ Pay Your Bills
- ✓ Make Loan Payments

Courtesy Pay

Courtesy Pay is a noncontractual overdraft protection service that we offer to our members with eligible share draft (checking) accounts. As long as you maintain your account in good standing, we may cover insufficient fund items up to your approved to limit. We will charge our normal NSF fee and send you a notice each time an overdraft occurs.



LUCKY SAVERS

A Save to Win Program

Save to Win with our Lucky Savers Program

Lucky Savers offers special balance building share certificates that enter members into raffles for cash prizes with each deposit of \$25 or more. We encourage all members to take advantage of this great savings program. Members must be 18-years of age or older to participate.

Lucky Savers is a great way to save!



www.auburnfcu.com



Main Office

P.O. Box 867
65 Wright Circle
Auburn, NY 13021

Phone (315) 253-2934
Audio Response Teller
(315) 282-0175
Fax (315) 253-0781

Prospect Street

101 Prospect Street
Auburn, NY

Business Hours

Mon. 8:30 - 5:00
Tues. 9:00 - 5:00
Wed. - Fri. 8:30 - 5:00

Weedsport

2651 Erie Drive
Route 31
Weedsport, NY 13166



www.auburnfcu.com

Dates to Remember

Holidays

Good Friday (Closes at 3PM)
Friday March 25, 2016

Memorial Day
Monday May 30, 2016

Independence Day
Monday, July 4, 2016

Labor Day
Monday September 5, 2016

Important Dates

Plant Seeds of Spring Event
Ends May 31, 2016

2016 Tax Filing Deadline
Monday April 18, 2016
(pushed back due to emancipation day)

What is the EMV Standard?

Auburn Community FCU has started to reissue Visa Credit Cards with EMV chips, and will soon be doing the same with Visa Debit Cards. EMV represents the three companies that originally collaborated developing this new standard. They are Europay, MasterCard and Visa. All major card providers are in the process of adopting this standard. EMV embeds an actual computer chip into your credit or debit card. This EMV chip provides a direct encrypted connection with any device (ATM or Point of Sale), enhancing your security.

How Will I Use An EMV Card?

When using an EMV enabled card, at an ATM or store for a purchase, you do not swipe your card but insert into the device to complete the connection. You will be instructed to leave it inserted until the transaction is completed, then instructed to remove your card. Your information is available to the device only while your card is inserted.

Why is EMV Better for Me?

The EMV standard greatly reduces the possibility of your information being stolen and used to make counterfeit cards. Most of all, the EMV chip will increase the level of protection for our cardholders.

We are dedicated to providing you with the highest level of security.

