

Member Update



**AUBURN
COMMUNITY**
Federal Credit Union








New Home Equity loans and existing loans with 36 months or more remaining are eligible for Auto and Personal Loan discounts at Auburn FCU.

1.0%[†] on a Personal Loan
Rate as low as **7.99% APR***

0.5%[†] on an Auto Loan
Rate as low as **0.99% APR***

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

 HOME EQUITY LOANS	 NEW VEHICLE LOANS	 USED VEHICLE LOANS	 NEW RECREATIONAL VEHICLE LOANS	 PERSONAL LOANS
RATES AS LOW AS 1.99%[†] APR	RATES AS LOW AS 0.99%[†] APR	RATES AS LOW AS 1.99%[†] APR	RATES AS LOW AS 3.99%[†] APR	RATES AS LOW AS 7.99%[†] APR

*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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Inside this issue...



On October 20, 2016, credit unions around the world will celebrate international credit union day®. That's 200+ million people from 57,000 credit unions in 105 countries celebrating together the credit union cooperative spirit.

Here at Auburn Community, you and your financial well-being are always our top priority. Globally, you are part of a much larger movement. The People Helping People® Movement, working towards financial well-being globally every day. Truly something to celebrate!

Stop into any branch during Member Appreciation Week for refreshments and giveaways. Plus, spin the wheel for entries into a drawing for two tickets to an upcoming Syracuse University football home game.

Remember to pass on the gift of credit union membership onto your family and friends so they too can experience the cooperative credit union spirit!

Traveling this Holiday season?

Be sure to let the credit union know, so your card does not get unintentionally flagged as lost or stolen.



ACFCU VISA Credit Card

the Only Card You'll Ever Need

Shop safely with our incredibly low rate VISA Classic Credit Card.

- ✓ **Rate as Low As 7.90% APR***
- ✓ **No Annual Fee**
- ✓ **No Minimum Finance Charge**
- ✓ **No Cash Advance Fee**
- ✓ **Credit Life / Credit Disability Insurance is available**

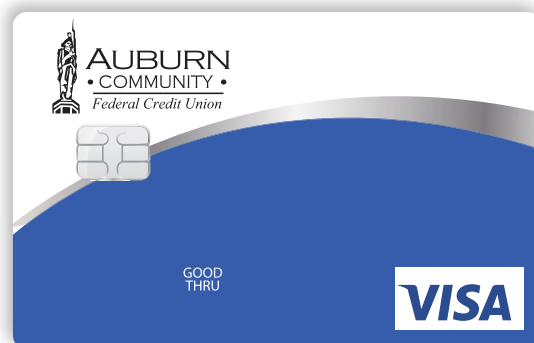
ScoreCard Rewards

Earn points for each dollar that you spend using your Auburn Community FCU Visa Credit Card with ScoreCard Rewards. Redeem points for merchandise, gift cards, travel and events. Visit the ScoreCard Rewards site to see what you can redeem your points for today!

1% Cash Back on Transfers!

Plus, take advantage of our 1% cash back on balance transfers. Just simply transfer an existing balance from another credit card and we will pay you 1% cash back on the amount you transfer to you new or existing Auburn Community FCU credit card account.

Pay your credit card bill, manage your account and access your ScoreCard Rewards through eZCard available through www.auburnfcu.com and clicking on the e-Services link.



Auburn Main Office:

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

(315) 253-2934 www.auburnfcu.com

Get the Benefit of our Larger Surcharge-Free ATM Network



As a member of Auburn FCU, you can now take advantage of 55,000 surcharge-free ATMs worldwide. This had been made possible through our affiliation with the Allpoint Network. Your access extends to ATMs in leading national and regional merchant locations across the United States, Canada, Mexico, United Kingdom and Australia.

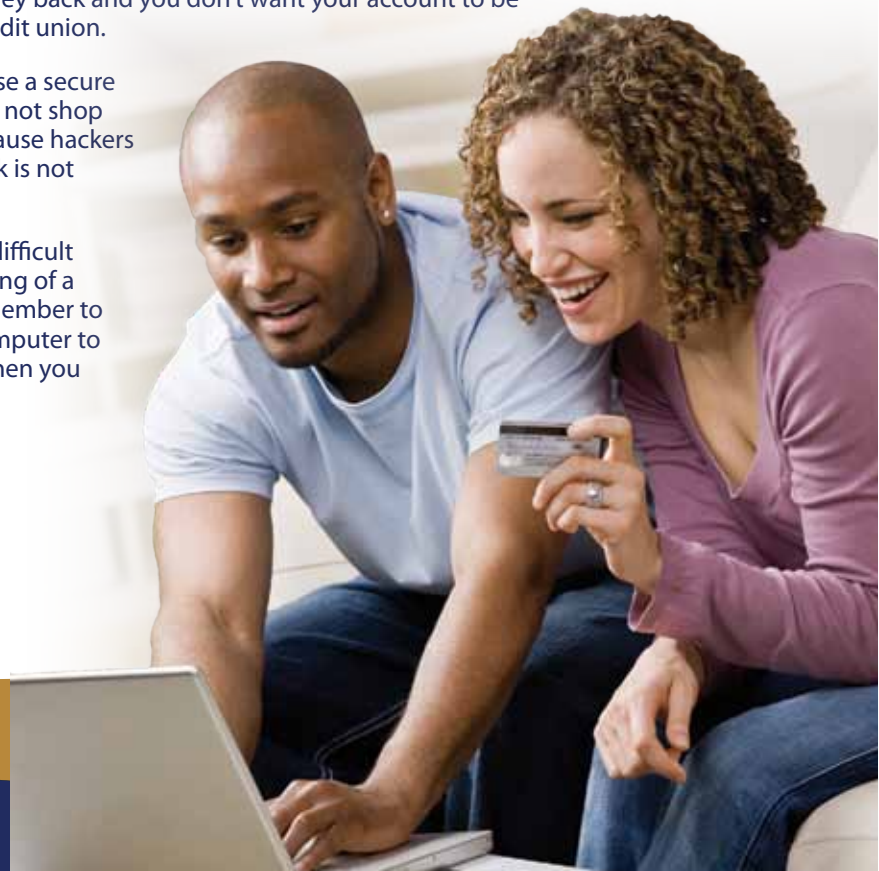
Your cash is never far away, just look for the Allpoint logo on participating ATMs. When you see the logo, you'll know that the ATM is surcharge-free for Auburn FCU cardholders. You can download the free Allpoint ATM finder app by going to the Google Play, iTunes or Windows App Store. Allpoint provides you with the freedom to get your cash free of ATM fees in an array of convenient locations.

Online shopping is convenient and easy, but you take precautions to ensure safety.

Here are some tips.

- TIP 1** If you feel that the site may not be secure, you may be right. Things like misspellings, requests for personal information, and low-resolution logos and photos may be warning signs.
- TIP 2** Never click on links from spam emails to make purchases—It's always a bad idea to click on a link in an email from someone you don't know, but it's particularly dangerous if you buy on a site advertised in a spam email.
- TIP 3** Check to see if the site uses encryption when transmitting information over the Internet by looking for a lock symbol on the page and checking to make sure that the web address starts with "https://", instead of "http://" which indicates that encryption is being used.
- TIP 4** Use a credit card or an online payment service. If the site turns out to be fraudulent, your credit card company will usually reimburse you for the purchase; and in the case of credit card fraud, the law should protect you. Some credit card companies even offer extended warranties on purchases. With debit cards, it can be more difficult to get your money back and you don't want your account to be drained while you're sorting things out with the credit union.
- TIP 5** Don't use a public computer to shop online. Only use a secure internet connection when you place your order. Do not shop using an unsecured or public wireless network because hackers can access your payment information if the network is not protected.
- TIP 6** Use strong passwords. Choose passwords that are difficult to guess and are at least 10 characters long consisting of a combination of numbers, letters, and symbols. Remember to keep your passwords private and don't set your computer to remember your credit card number or password when you create an account on an online shopping site.

By following these tips, you will go a long way to shopping safer!





Winter Skip A Pay

Enjoy More Cash for Your Holiday Shopping!

Skip a loan payment in November or December. Simply complete this form and mail it or bring it in to an Auburn FCU branch. Auto and signature loans are eligible.



Print Your Name Here

1. Indicate the month you want to skip: November December
2. Write the loan(s) you want to skip:

Please deduct the processing fee from my:
 Share Savings Account Fee Enclosed

Payment amount shown reflects your monthly payment.

Signature: _____

Joint Signature, if necessary: _____

All requests for Winter Skip-A-Pay must be approved by the credit union. By signing this form, you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Credit Cards, Home Equity Loans/Lines, and Overdraft Lines of Credit are not eligible for this program. Loans covered by Guaranteed Asset Protection (GAP) are not eligible for this special offer. To be eligible for this special offer, all credit union accounts must be in good standing. Loans must be open at least six months to be eligible for this offer. Loans with a non-monthly payment frequency will be calculated to skip approximately 28 days. Stop by or call for details.

Membership to Auburn
Community FCU
is now open to people
who live, work, worship or
attend school in Onondaga,
Oswego, Madison AND
Cayuga County

Holidays

Columbus Day
Monday Oct. 10th

Veterans Day
Friday Nov. 11th

Thanksgiving
Thursday Nov. 24th

Christmas Day (observed)
Monday Dec. 26th

New Year's Day (observed)
Monday Jan. 2nd

Martin Luther King Jr. Day
Monday Jan. 16th