

THE MEMBER *messenger*

STILL PAYING FOR CHRISTMAS?

Let Arkansas Employees FCU help you get some cash to start the New Year!

Refinance your car loan from another financial institution with rates as low as **2.99% APR***. You can save up to 2% off your current APR. Also, no payments for **60 Days!**

To learn more, call a Loan Specialist today!

Some restrictions apply. Offer not valid on vehicles currently financed by Arkansas Employees FCU. Loans Subject to Credit Approval.



IRA CONTRIBUTION REMINDER

Do not miss your chance to take full advantage of your IRA savings. Contributions for the 2011 tax year may be made until April 17th, 2012

An Individual Retirement Account (IRA) is designed to help you save for retirement while allowing you the opportunity to reap significant tax advantages along the way. With a variety of retirement accounts, you can pursue the retirement you want. AEFCU offers Traditional, Roth and Coverdell Individual Retirement Accounts to help meet your needs. Call or stop by today to start saving for the future.

SAFEGUARD YOUR TREASURES

Manage your valuables and important documents with the security of a safe deposit box. They are safe, secure and provide convenient access to those items you absolutely cannot be without.

Maintain your peace of mind for an affordable price. We have safe deposit boxes available in various sizes. All boxes are secured in a fireproof vault for the safety of your valuables.

There is no better deal when it comes to safeguarding your personal treasures than a safe deposit box at Arkansas Employees Federal Credit Union.

Contact one of our friendly Member Service Representatives for assistance with this service.



WIN AN IPAD!

Starting February 1st, E-Statements will be available at Arkansas Employees Federal Credit Union!

Everyone who signs up for E-Statements during the month of February, will automatically be entered into a drawing for a FREE IPAD2!

So, cut down on the paper piles at home and enjoy the security and convenience of receiving your statements online and sooner than the regular mail delivery. Call us today to find out how!

OFFICIAL NOTICE 2012 ANNUAL MEMBERSHIP MEETING

The 2012 Annual Membership Meeting has been scheduled for Thursday evening, May 3rd, 2012. The purpose of your Annual Membership meeting is to receive reports from your elected officials for the year ending 2011 and to elect directors for terms expiring this year. Anyone interested in running for one of these positions must provide a resume and application to our Nominating committee no later than Friday, January 27th, 2012. Requirements for nomination are:

- ...must be a member of the credit union in good standing
- ...be at least 18 years of age
- ...must maintain good credit history
- ...be bondable
- ...agree to accept the Terms of Agreement and duties as stated in the job description (available on request)
- ...any applicant selected for nomination is required to undergo a background check and credit report.

To receive an application form, job description, and terms of agreement, please contact Donna Cates at 501-374-8346 or email her at dcates@arkansasefcu.org. Once this is completed, your application should be submitted to:

Arkansas Employees Federal Credit Union
Nominating Committee
306 South Cross Street
Little Rock, AR 72201

Any member choosing to run for a position after the Nominating Committee has made nominations may do so by completing an application package and obtaining signatures from a minimum of 1% of the membership count. The petitions must be filed with the Board Secretary no later than Friday, March 9, 2012.

Nominations will not be taken from the floor unless there are not sufficient candidates on the ballot to fill each vacancy. All nominees must meet board member eligibility requirements.

As a member of a cooperative financial institution owned and operated by its members, you have the privilege and the responsibility of attending your annual meeting and electing officials to represent you.

DORMANT ACCOUNTS

Accounts with less than \$100.00 and no activity for the year of 2011, will be accessed a \$20.00 dormant account fee in January 2012. To avoid this, you will need to make a withdrawal or deposit to your account. If you have any questions regarding this issue, contact AEFCU for more information.

NOW IS THE TIME

Now is the time to open your Christmas Club Account with AEFCU if you do not already have one. This account does pay a dividend and helps you save for Christmas in 2012. Please ask one of our Member Service Representatives about this account.

YOUR DIRECTORS

Chair - Fred J. Trowell
1st Vice Chair - Roseleen Brown
2nd Vice Chair - Doris Turner
Secretary - Allen Rowe
Treasurer - Craig A. Cloud
Director - John Adams
Director - Jim Bradshaw

YOUR STAFF

President - Donna Cates
Accountant - Almeda Hall
Operations Manager - Susan Cary
Loan Manager - Tim Edwards
Jr. Loan Officer - Sharon Efind
Loan Processor - Latricia Pryor
Collections/Loans - Mary Rehman
MSR - Susan Harris
MSR - Leah Rutherford
MSR - Gina Fulmer
Receptionist - Alisha Harris

HOURS OF SERVICE

Lobby - 9:00 a.m. to 5:00 p.m.
Monday - Friday
Drive Thru - 7:40 a.m. to 5:00 p.m.
(to 5:30 p.m. on Fridays)

SELF SERVICE OPTIONS

Telephone Teller - 1-888-834-5542
Home Banking - <https://online.arkansasefcu.org>
AEFCU ATM Cards:
(Pulse, Cirrus, Credit Union 24)
AEFCU Debit Card
AEFCU VISA Card
Mobile Banking -
<https://online.arkansasefcu.org/mobile>

2012 HOLIDAY SCHEDULE

Monday, January 16, 2012 - Martin Luther King, Jr.
Monday, February 20, 2012 - President's Day
Monday, May 28, 2012 - Memorial Day
Wednesday, July 4, 2012 - Independence Day
Monday, September 3, 2012 - Labor Day
Monday, November 12, 2012 - Veterans Day
Thursday, November 22, 2012 - Thanksgiving Day
Tuesday, December 25, 2012 - Christmas

AEFCU MISSION STATEMENT

The Arkansas Employees Federal Credit Union, a financial cooperative owned and operated by its members, exists for the financial benefits of its members.

Our primary mission is to encourage savings and offer loans and other services at fair and reasonable rates while seeking to maintain long-term financial stability and safeguarding the assets of the members.

NCUA

Your savings federally insured up to \$250,000 by the National Credit Union Administration a U.S. government agency. The IRA is separately insured up to \$250,000 by the NCUA.



306 South Cross Street • Little Rock, AR 72201
501-374-8346 • Fax 501-374-9516
Email: aefcu@arkansasefcu.org • www.arkansasefcu.org
Home Banking: <https://www.online.arkansasefcu.org>