



financial fitness

ACME CONTINENTAL
CREDIT UNION

WINTER 2011

Get a fresh start with a Rebuilder checking account or loan

When times are tough, good people can get into financial difficulties through no fault of their own, and often can benefit from a fresh start. That's why Acme Continental created our Rebuilder checking account and loan programs.

If you previously had a checking account with Acme Continental that was closed because of too many items returned for insufficient funds, you may be eligible for the new Rebuilder checking account. It's a way you can get a second chance at managing your money responsibly, with access to convenient electronic services that make it quicker, easier and less expensive to do.

If you meet the eligibility requirements, you can get an account with personalized checks; a Visa debit card that's good at retailers and ATMs around the world; online bill paying; plus access to your account online via our Net Branch and by phone through our Audio Response Teller (ART).

Rebuilder checking account holders must use

Direct Deposit, maintain a \$25 minimum balance, and pay a service fee of \$10 per month, which includes everything mentioned above (except printing of personalized checks). However, if you keep all your credit union accounts in good standing for 12 months, your Rebuilder checking account will convert to a regular checking account, with no minimum balance requirement or monthly service fees. Once you've been on your job for six months, you also may be eligible for a discounted interest rate on a loan from the credit union.

While we're on the subject of loans, Acme Continental's Rebuilder loan program has just been revised to offer more options for members with past credit challenges.

The basic idea is still the same: Start with a small loan, repay it in a short period of time, and improve your credit rating. It's worked well enough that we've now expanded the Rebuilder loan program so that eligible members can progress from a \$500 loan repaid in six months to larger loan amounts repaid over longer periods of time. And now, you also can combine your loan with an automatic savings option, so that you're not just rebuilding your credit, you're also putting something away for the proverbial "rainy day."

If you've had financial problems in the past, Acme Continental can help. For more details and eligibility requirements for Rebuilder checking accounts and loans, please stop by or call the credit union office nearest you.



Tickets Now On Sale For 2012 Annual Meeting

Tickets are on sale now for Acme Continental Credit Union's 2012 Annual Meeting, which will be held Saturday, March 24 at the Odyssey Country Club in Tinley Park. The price is \$16 per person, Barbara Britton, and includes a no-host cocktail hour, dinner, business meeting, and dancing. All members are invited to attend, and tickets can be purchased at any Acme Continental office.



Please Note Our Holiday Hours

Monday, January 16

Closed for Martin Luther King, Jr.'s birthday

Monday, February 20

Closed for President's Day

Acme Continental checking now includes four free ATM/debit card transactions each month

Lots of people like using a debit card to make purchases and get cash from ATMs, but no one likes paying fees. Now, Acme Continental has a simple solution to this problem: We've eliminated our \$1.25 fee on the first four debit card or ATM transactions you make each month.

That means that if you use an ATM on the fee-free Allpoint network, your transaction is completely free. (There's a list of Allpoint network locations at www.allpointnetwork.com. Other networks typically charge their own transaction fees.) For debit card transactions — those that require you to enter your PIN at

the point of sale — you'll only be charged the merchant's fee. Either way, Acme Continental only will charge your account if you make more than four transactions in a month, saving you up to \$5 a month or \$60 per year.

If you already have an Acme Continental account, your free transactions will appear automatically on your monthly statement. If you're paying more and getting less with a checking or savings account somewhere else, Victor Campagnolo, stop by or call us to find out how you can save money without sacrificing convenience by switching to Acme Continental.

Win \$25 For Reading This Newsletter!

Please enter only one time. Once you have entered, your name will be placed in the database from which we will draw names for all future quarterly contests.

You can win \$25 just for reading *financial fitness*. To be eligible, complete and return the entry form authorizing us to publish your name in this newsletter. We'll print the names of two members somewhere in each quarterly issue of *financial fitness*. Find your name in a future issue, call us, and you're a winner!

Fill out this form once to enter. Please fax your completed entry to 708-849-0034 or mail to 13601 S. Perry Ave, Riverdale, IL 60827. Entries must be completed and received by February 10, 2012.

Please only enter once. Duplicate entries will not be accepted.

I, _____, a member of Acme Continental Credit Union, give the credit union permission to publish my name in its quarterly newsletter.

X _____
Primary Member's Signature

Member Number: _____ Date: ____/____/____

This form must be completed and signed to be eligible. To enter, you must be a member of Acme Continental Credit Union with a share balance of \$25 or more. No purchase necessary. Odds of winning depend on the number of entries. Winner need not be present.

Savings Rates

Term Share and IRA Certificates

TERM	APR	APY
3 Months	0.450%	0.450%
6 Months	0.450%	0.450%
12 Months	0.550%	0.550%
18 Months	0.550%	0.550%
24 Months	0.700%	0.700%
30 Months	0.700%	0.700%
36 Months	1.090%	1.100%
48 Months	1.490%	1.500%
60 Months	1.980%	2.000%

Money Market Accounts

BALANCE OF	APR	APY
\$2,000.00 to \$10,000.00	0.200%	0.200%
\$10,000.01 to \$25,000.00	0.250%	0.250%
\$25,000.01 and above	0.300%	0.300%

Regular Shares

APR	APY
0.100%	0.100%

Christmas Club/ Vacation Club

APR	APY
0.250%	0.250%

Kids Klub

APR	APY
1.800%	1.810%

IRA Share Accounts

APR	APY
0.250%	0.250%

Loan Rates

Secured Loans

(Non-Real Estate: Autos, Boats, Motorcycles)

TERM	APR AS LOW AS
6 years	6.00%
5 years	5.75%
4 years	5.50%
3 years	5.25%

Share Secured Loans

TERM	APR AS LOW AS
2-5 years	3.75%
1-2 years	3.00%
1 year	2.75%

Unsecured Loans

(Signature and Personal)

TERM	APR AS LOW AS
1-5 years	8.95%

Home Equity

TERM	APR AS LOW AS
15 year variable	prime rate +1.75%
6 year fixed	prime rate +2.75%

Visa

APR AS LOW AS
9.90%

We're Ready to Serve You

Riverdale

13601 South Perry Ave., Riverdale, IL 60827
708-849-3113 or 1-800-779-2263 (outside Illinois)
Fax: 708-849-0034

Mon., Tues.	8:00 a.m. to 5:00 p.m.
Wed.	8:00 a.m. to 10:00 a.m.
Thurs.	7:30 a.m. to 5:00 p.m.
Fri.	7:30 a.m. to 4:00 p.m.

Chicago

55 E. Jackson Boulevard, 1st Floor, Chicago, IL 60604
312-822-4986 • Fax: 312-822-7389

Mon., Tues., Thurs.	8:00 a.m. to 5:00 p.m.
Wed.	8:00 a.m. to 11:00 a.m.
Fri.	8:00 a.m. to 4:00 p.m.

IHB

400 W. 144th St. (across from Ivanhoe Train Station)
Riverdale, IL 60827
708-841-7330 • Fax: 708-841-7333

Mon., Thurs.	10:00 a.m. to 2:00 p.m.
Tues., Wed., Fri.	Closed

On The Internet

www.acmecontinentalcu.com

ART (Audio Response Teller)

1-888-478-4278

Rates are current as of December 1, 2011, and are subject to change without notice. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. Dividends depend on the earnings of the credit union and are set by the board of directors. Penalties for early Christmas Club, Vacation Club and certificate withdrawals may apply. All member accounts are insured to \$250,000 by the National Credit Union Administration, an agency of the federal government. In addition, IRAs are insured separately by the NCUA for up to \$250,000 per member.

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fitness

Editor: Karla Koval
708-849-3113 • Fax: 708-849-0034
customerservice@acmecontinentalcu.com

