



financial fitness

ACME CONTINENTAL
CREDIT UNION

FALL 2011

Joe Kutlik Retires After More Than 40 Years Of Service

Acme Continental Credit Union bid a fond farewell this past July to Joe Kutlik, manager of our IHB branch office, who retired at age 90 after more than 40 years of service to credit unions.

Joe first became a credit union member way back in 1947, when he was employed by IHB Railroad as a clerk. He eventually became a board member of IHB Riverdale Credit Union, taking over as treasurer in 1970. He continued to serve as treasurer and later as president, working well beyond the ordinary retirement age, until IHB Riverdale merged with Acme Continental in 2008. After the merger, Joe stayed on with Acme Continental as manager of the IHB branch.

Members who frequented that office over the years became well acquainted with Joe, who demonstrated the credit union philosophy of service over and over again in his dealings with them. "I can't say enough good things about him," said Cheryl Miller, who has worked alongside Kutlik at the IHB office for many years. "Joe has helped so many people. People come in all the time thanking us, and especially Joe, for helping them when others wouldn't."

All of us at Acme Continental are most grateful to Joe Kutlik for his many years of dedicated service, and we wish him all the best in retirement.



THANK YOU

Thanks to all members who recently got "Back To School" loans.

Look for more special loan promotions soon!



SAVE THE DATE!

Acme Continental Credit Union's 2012 Annual Meeting

Saturday, March 25 at the Odyssey Country Club, Tinley Park

Use Your Visa ScoreCard Points For Better Rates On Savings, Loans

If you have a Gold or Platinum Visa from Acme Continental that includes the ScoreCard program*, every time you use your card you earn points that can be redeemed for gifts including name-brand merchandise and travel vouchers. But did you know that you also can use those ScoreCard points to earn a higher dividend rate on a credit union share certificate or to get a lower rate on a loan?

Borrowers can get a ½ percent reduction in the interest rate on any new or existing personal, unsecured or new or used vehicle loan. Just redeem one ScoreCard point for every dollar you want to borrow — for example, 5,000 points for a \$5,000 loan — to get the discounted rate.

*Only Visa cards with account numbers starting with the digits "44" are eligible for ScoreCard.

Savers can use ScoreCard points to get a bonus on the rate for any share certificate. You can redeem one point for each dollar you invest and get a 1/2 percent bonus above the current interest rate, or two points per dollar for a 1 percent bonus.

If you don't have a credit union Visa card yet, Patricia Moran, it takes just a few minutes to apply. Once you're approved, we can even transfer balances from another credit card (or cards) so you can begin saving on interest payments right away. To get your Acme Continental Credit Union Visa credit card, stop by or call us today, or complete the application on our Web site at www.acmecontinentalcu.com.

There's Still Time To Sign Up For The 2012 Vacation Club

If you haven't signed up yet, there's still time to open a Vacation Club account for 2012. It works much like our popular Christmas Club, except that you can sign up for the summer version, which will pay out in May, or

the winter version, which will disburse funds in December. To get started, just call or email us, or stop by the credit union location nearest you.

Please Note Our Holiday Hours

Monday, October 10
Closed for Columbus Day

Friday, November 11
Closed for Veterans Day

Wednesday, November 23
Open 8:00 a.m. to 4:00 p.m.

Thursday, November 24 & Friday, November 25
Closed for Thanksgiving

Monday, December 26
Closed for Christmas

Monday, January 2
Closed for New Year's Day



Save For The Holidays With A Christmas Club Account

On Saturday, October 16, Acme Continental members who opened Christmas Club accounts for 2011 will receive the distribution of their club account savings and dividends for this year, in plenty of time to shop for holiday bargains or to plan a year-end trip to see family and friends.

Enrollment in the 2012 Christmas Club will begin on Sunday, October 16. To join, just complete an authorization form telling us how much you want to deposit each pay period to your

account. (Existing accounts will renew automatically for next year at the same amount unless you contact us.)

Once you've signed up, money will be deducted from each paycheck and sent automatically to your Christmas Club account until next October, when you'll receive your accumulated savings plus dividends earned. (If you don't have payroll deductions, you can make deposits by mail, in person, or online.)

To set up your Christmas Club account for 2012, Harold Hanley, or to change the amount of your deduction for an existing account, just stop by or call any Acme Continental office.

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!

We'll list a new set of winners each issue. But remember, you only need to complete 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 November 11, 2011.

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	0.300%	0.300%
\$25,000.01 and above	0.400%	0.400%

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
0.400%	0.400%

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., Tues., Thurs., Fri.	8:00 a.m. to 2:00 p.m.
Wed.	Closed

On The Internet

www.acmecontinentalcu.com

ART (Audio Response Teller)

1-888-478-4278

Rates are current as of September 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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