



# financial fitness

ACME CONTINENTAL  
CREDIT UNION

SPRING 2011

## Acme Continental Cares About Kids In Our Community

While Acme Continental Credit Union serves members all over the USA, we can't help but take a special interest in what goes on near our headquarters in Riverdale. So we're pleased to have been able to team up with the Teens Acting in Community program at the Riverdale Community Resource Center to put on two recent events for young people in the area.

On February 11, Acme Continental sponsored a pizza party for the members of Teens Acting in Community, a program for kids ages 10 to 15 that uses creative writing to "empower young people

to understand their lives and improve their communities." Local favorite Beggar's Pizza provided the food for the party, which was held at the Resource Center.

The following week, the credit union took 50 kids from Teens Acting in Community and George S Patton Elementary School to see the DePaul University men's basketball team take on Villanova University at the AllState Arena in Rosemont.

Acme Continental provided tickets, bus transportation and adult volunteers to help supervise the trip. Though Villanova edged the Blue Demons by two points, everyone had a good time as the kids enjoyed face painting and visits from costumed mascots as well as the basketball action.

For the credit union, getting involved in events such as these is a way to demonstrate our support for the village of Riverdale, its school district and DePaul University, all of which are in our field of membership. It also provides an opportunity to spread the word about our products and services to potential members, both for now and in the years to come. We look forward to taking part in more community events in the future.



## Meet the board: Althea Moore

*Like all credit unions, Acme Continental is governed by a volunteer board of directors elected by and from the membership. In this occasional feature, you'll learn a little more about your fellow members who are giving their time to serve:*

Althea Moore was elected to the Acme Continental Credit Union board of directors in January 2010. A registered dental hygienist who works at Rush Hospital, Althea earned her associates degree in applied science from Kennedy-King City College.

She grew up on the South Side, and has lived in Riverdale with her husband and their three children for ten years. In her spare time, Althea enjoys outdoor activities, such as swimming, with her family. As a member of Chicago Dental Society, she also volunteers at elementary schools in the area, giving presentations about dental health to the children.

Althea first joined the credit union in 2008. She says she and her husband were getting "fed up" with their

bank at the time, and after doing an Internet search for information on credit unions, she discovered that as residents of Riverdale, they were eligible to join Acme Continental. "The rates, programs and services are so much better than what banks offer," she says.

She decided to run for the credit union's board of directors "to become more involved, and to get more of the community, and those who work or worship in Riverdale, involved. There are still so many people that do not know that Acme is here," says Althea. During her time on the board, she said she hopes to be able to spread the word about Acme Continental Credit Union to build membership in the area.

## Please Note Our Holiday Hours

**Monday, May 30**  
Closed for Memorial Day

**Monday, July 4**  
Closed for Independence Day

# “Green For Good Grades” Is Back, With Rewards For Students of All Ages

Attention students: Acme Continental Credit Union’s “Green For Good Grades” program is back for a third year, recognizing and rewarding credit union members of all ages who do well in school.

To participate, you must be both an Acme Continental member and a student, and earn a grade of “A” or “B” in at least one class you’re taking during the winter/spring 2011 term. If you qualify, just bring your report

card into any Acme Continental office during April, May or June, and we’ll reward your educational accomplishment by depositing \$10 into your credit union account.\*

“Green for Good Grades” is for any and all students — from Kids Klub members in grade school to adult education students, and everyone in between. For more information, Vicki Graham, or to claim your reward, stop by the Acme Continental office nearest you.

*\*There’s a limit of one \$10 reward per member. If you’re outside the Chicago area, you may claim your reward by mailing a copy of your report card to “Green For Good Grades,” Acme Continental CU, 13601 South Perry Ave., Riverdale, IL 60827.*

## 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 June 10, 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	0.500%	0.500%
6 Months	0.550%	0.550%
12 Months	0.698%	0.700%
18 Months	0.698%	0.700%
24 Months	0.995%	1.000%
30 Months	0.995%	1.000%
36 Months	1.490%	1.500%
48 Months	1.980%	2.000%
60 Months	2.230%	2.250%

### 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%

### 2011 Christmas Club Accounts

APR	APY
0.750%	0.750%

### 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, Shares)

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 April 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 and certificate withdrawals may apply. All member accounts are by the NCUA for up to \$250,000 per member.



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