



# financial fitness

ACME CONTINENTAL  
CREDIT UNION

FALL 2010

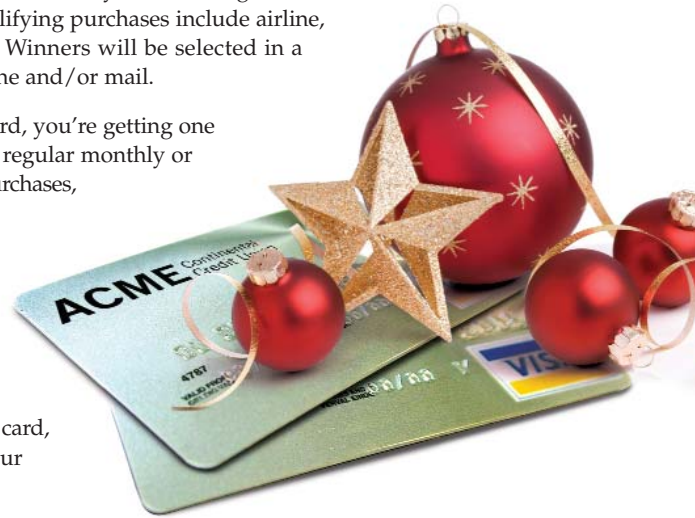
## Get Home For The Holidays With A Visa Card From Acme Continental

This fall, you can win valuable prizes just by using your Acme Continental Visa credit card to get home for the holidays. Just make a qualifying purchase with your credit union Visa between November 1 and December 15, and you'll be entered automatically in a drawing to win a 32" flat screen TV, digital camera, or \$50 Visa gift card. Qualifying purchases include airline, rail and bus tickets, hotel bills, gasoline, or groceries. Winners will be selected in a random drawing on December 17, and notified by phone and/or mail.

If you already carry an Acme Continental Visa credit card, you're getting one of the lowest interest rates available anywhere, with no regular monthly or annual fees. You also get a true 25-day grace period on purchases, Diane Zilius, with no confusing terms or billing tricks.

If you don't have your credit union Visa card yet, 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](http://www.acmecontinentalcu.com).



SAVE THE  
DATE!

Acme Continental  
Credit Union's  
2011 Annual  
Meeting

**Saturday, March 26**  
at the Odyssey  
Country Club,  
Tinley Park

## Kids Klub Helps Your Child Learn To Save And Manage Money

Want to teach your child how to save and manage money? Sign them up for Acme Continental Credit Union's Kids Klub. It's open to all credit union members' children up to the age of 18, and it's a fun, easy way to get your kid into the habit of saving.

When your child joins Kids Klub by depositing at least \$5, they'll get a free backpack with school supplies and other goodies, plus a special dividend rate of 1.8% APR on their savings account.\* That's one of the highest rates available anywhere for regular savings.

Klub members also get special greetings on their birthdays, complete with "Safari Dollars" that can be redeemed for the real thing.

For more information, or to open a Kids Klub account, call Acme Continental at 708-849-3113 or stop by the credit union office.

\*When your child reaches 18 years of age, their savings account will convert to the current annual percentage rate on regular savings accounts. Contact the credit union for more details.



## Please Note Our Holiday Hours

**Monday, October 11**  
Closed for Columbus Day

**Wednesday, November 24**  
Open 8:00 a.m. – 4:00 p.m.

**Thursday, November 25 & Friday, November 26**  
Closed for Thanksgiving

**Friday, December 24**  
Closed for Christmas Eve

**Friday, December 31**  
Closed for New Year's Eve

## Christmas Club Makes It Easy To Save For The Season

In mid-October, Acme Continental members who opened Christmas Club accounts for 2010 will receive their distribution for this year, just in time to take advantage of early holiday bargains and sales.

Signups for the 2011 Christmas Club begin on October 15. To join, just complete an authorization form telling us how much you want to deposit each pay period to your Christmas Club account. (If you already have an account, it will renew automatically for next year unless you contact the credit union and tell us otherwise.)

Once you've signed up, money will be deducted from each paycheck and sent automatically to your account, and next fall, you'll receive your accumulated savings plus dividends earned. (If you do not have payroll deductions, David J. Espinosa, you can make deposits by mail, in person or online.)

To set up your Christmas Club account for 2011, or to change the amount of your deduction for an existing account, just stop by or call the credit union 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 December 10, 2010.

*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	0.650%	0.650%
6 Months	0.650%	0.650%
12 Months	0.850%	0.850%
18 Months	1.140%	1.150%
24 Months	1.240%	1.250%
30 Months	1.490%	1.500%
36 Months	1.740%	1.750%
48 Months	2.370%	2.400%
60 Months	2.720%	2.750%

### Money Market Accounts

BALANCE OF	APR	APY
\$2,000.00 to \$10,000.00	0.400%	0.400%
\$10,000.01 to \$25,000.00	0.500%	0.500%
\$25,000.01 and above	0.600%	0.600%

### Regular Shares

APR	APY
0.150%	0.150%

### 2010 Christmas Club Accounts

APR	APY
1.50%	1.50%

### Kids Klub

APR	APY
1.800%	1.810%

### IRA Share Accounts

APR	APY
0.995%	1.000%

## 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. 8:00 a.m. to 4:15 p.m.  
Wed. Closed  
Fri. 8:00 a.m. to 4:00 p.m.

### On The Internet

www.acmecontinentalcu.com

### ART (Audio Response Teller)

1-888-478-4278

Rates are current as of October 1, 2010, 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 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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Editor: Karla Koval  
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