



financial fitness

ACME CONTINENTAL
CREDIT UNION
SUMMER 2011

Save Up For Summer Fun with Acme Continental's Vacation Club

Summer's here, and while most everyone looks forward to time off no matter what, vacations certainly are a lot more fun if you actually have some cash to go places and do things.

Now, Acme Continental has a way to help you save some money so that next year's vacation doesn't have to be a "staycation." Our new Vacation Club is easy to use, and works much like our popular Christmas Club.

Just decide how much you want to save each pay period and whether you want to join the summer Vacation Club, which will pay out in May, or the winter version, which will disburse funds in December. Complete the authorization form, return it to the credit union, and the amount you designate will be deducted automatically from your check and sent directly to your Vacation Club account. You also can make additional deposits at any time if you wish. Your savings will accumulate and earn dividends until time for disbursement, when you'll get your money in a lump sum.

Signing up for Vacation Club is free, Inez Jordan, and takes just a few minutes. To get started, just call or email us, or stop by the credit union location nearest you.



Credit Union Staff Members Attend Police Community Awareness Academy

Three Acme Continental staff members got the chance this spring to meet people from the Riverdale community and learn more about the operations of our local police department by taking part in the Riverdale Community Awareness Policing Academy (C.A.P.A.).

Credit union president Mark Duffy and tellers Dave Kaczmarek and Sue Shapkauskis were among a dozen participants in the program who met once a week for 12 weeks under the direction of officer Jimmy Beatty.

C.A.P.A. was created to help citizens and business people of Riverdale to better understand the everyday activities of a police officer. The weekly sessions included classroom presentations from different units of the Riverdale

police department, as well as a field trip to the local 911 call center and a visit to the "prism trailer," a mobile firearms simulation unit used in training exercises by officers from departments throughout the area.

"The program as a whole was quite eye opening, and it's made everyone pay more attention to what's going on around them now," said Kaczmarek, adding that interacting with people outside of the credit union "gives us a better perspective of what the members of the community need from a financial institution."

If you'd like to join the next C.A.P.A. class, contact officer Jimmy Beatty at the Riverdale Police Department by calling 708-841-2203 (Option 2).

Please Note Our Holiday Hours

Monday, September 5
Closed for Labor Day

Cut Your Credit Card Costs With A Visa Card From Acme Continental



These days, credit cards are pretty much mandatory for making any kind of travel plans, and for many aspects of going about everyday business, too. But while you may not have much of a choice about using a credit card, you can choose which credit card to use, and the best deal around is at Acme Continental.

With no annual or monthly fees, a true 25-day grace

period, and interest rates as low as 9.9% APR, an Acme Visa card is one of the lowest-cost credit cards available anywhere. If you've got a Visa or MasterCard somewhere else, Kathleen D. Smith, you can transfer your balance to the credit union with no fee, and start saving money right away. Plus, Gold and Platinum card users also earn ScoreCard points that can be redeemed for gifts including name-brand merchandise and travel vouchers.

You can apply for your Acme Continental Visa card by mail, in person at any of our offices, or online at www.acmecontinentalcu.com.

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 August 12, 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% |

Christmas Club/ Vacation Club

| 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)

| 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 July 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 by the NCUA for up to \$250,000 per member.

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