

Keynotes



Fourth Quarter • 2014

It's APCU Annual Meeting Time!

Atlanta Postal Credit Union's 90th Annual Meeting will soon be here. Join us on Saturday, January 24, 2015. The meeting will convene at 2:00 PM.

This year's Annual Meeting will be held at the beautiful Atlanta Airport Marriott Gateway, located just behind the Georgia International Convention Center. The address is 2020 Convention Center Concourse, Atlanta, GA 30337.

We have invited a very special speaker to set the stage and kick off this year's Annual Meeting – Mr. Jack McCall. He is one of the most refreshing voices on the professional speaking circuit today. A true southern gentleman, Jack's humor is crisp and clean, and his message insightful, penetrating, and on target. Consistent with his stories and his style, he is an American

original. His presentations are entertaining, informative, instructional, and appropriate for the entire family.

We invite you to come to the meeting to learn more about your credit union, reconnect with fellow members and friends, and visit with APCU employees, directors, and volunteers. As always, there will be cash door prizes for several lucky winners and mementos for all who attend. Please join us for this very important event.

Watch for APCU signs along the way that will direct you to the site of the 90th Annual Meeting.



We look forward to seeing you there!

- From Downtown Atlanta & North Atlanta: I-75/85 South. Take I-85 South. Exit Camp Creek Parkway (exit #72). Follow the signs for Camp Creek Parkway. Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.
- From I-285 North: I-285 South to Camp Creek Parkway (exit #2). Turn left onto Camp Creek Parkway and travel approximately 2.6 miles and through 7 traffic lights. At the 8th traffic light, turn right into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.
- From I-20 West: I-20 East to I-285 South. Exit Camp Creek Parkway (exit #2). Turn left onto Camp Creek Parkway and travel approximately 2.6 miles and through 7 traffic lights. At the 8th traffic light, turn right into Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.
- From I-85 South: I-85 North to Camp Creek Parkway (exit #72). Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.
- From I-75 South: I-75 North to I-285 West. I-285 West to I-85 North Atlanta Airport/Atlanta (exit #61). Follow the signs to I-85 North Atlanta. I-85 North to Camp Creek Parkway (exit #72). Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.

Special VISA® Balance Transfer Super-Saver Offer – Back By Popular Demand!



At APCU, our goal is to help you save money. That's why we have brought back our VISA Super-Saver Offer!

Here's how it works: You can reduce your VISA Platinum Credit Card Balance Transfer Rate by 5% APR* when you move the outstanding balances you owe to other financial institutions and/or department stores to your APCU VISA Credit Card. That's right! You'll receive 5% below your current APCU VISA credit card account Annual Percentage Rate (APR) on every dollar you transfer between January 1, 2015 and February 28, 2015, and you will have until December 31, 2016 to repay the balances you transfer at this very special rate.

It's easy to transfer balances to your APCU VISA. Call our VISA Card Services Department Toll-free at (800) 599-7889 anytime day or night. Tell us who to pay and how much to pay. We'll transfer the balances to your APCU VISA account and mail the payments for you. A helpful representative will assist you every step of the way.

So, if your APCU VISA Super Saver Platinum Credit Card APR is:

9.9%
12.9%
14.9%
16.9%

Then your VISA APR on balances you transfer to APCU will be:

4.9%
7.9%
9.9%
11.9%

You are welcome to transfer balances to your APCU VISA account anytime, however; this Super-Saver Offer begins January 1, 2015 and ends February 28, 2015. So, don't delay. Contact APCU's VISA Card Services Department today! If you don't currently have an APCU VISA Platinum Credit Card and want more information, give us a call. We'll be happy to provide you with all the details.

* Annual Percentage Rate. The rates on the VISA Platinum Credit Card are either 9.9% APR, 12.9% APR, 14.9% APR, or 16.9% APR depending on your credit history. These rates are current as of 12/31/2014. Rates are variable and subject to change. APCU will discount your rate by 5% APR on balances transferred from financial institutions and/or department store credit cards. This special rate promotion is valid on balance transfers authorized between January 1, 2015 and February 28, 2015. This promotion may be extended at the sole discretion of the credit union. APCU reserves the right to decline to process any balance transfer request for any reason. APCU will not transfer a request made payable to an individual. Balance transfers from any other APCU account, Convenience Check transactions, and Home Equity VISA Line of Credit transactions are also not eligible for the special discount rate. The discount rate does not apply to purchases with an APCU Credit Card or regular cash advances. The special rate applies until December 31, 2016. Any remaining balances outstanding after December 31, 2016 will revert back to your standard VISA credit card rate. Balance transfer transactions do not qualify for ScoreCard Rewards Bonus Points.

Three Nominees Bid for Board Election

The following credit union members have submitted letters, in compliance with the Bylaws of Atlanta Postal Credit Union, stating their intentions to seek reelection to the Board of Directors.

- David Disharoon** seeks reelection to Position # 1
- Katherine S. Brown** seeks reelection to Position # 2
- Donald A. DeCinque** seeks reelection to Position # 3

Attention High School Seniors!

The end of the school year is approaching and high school seniors everywhere are preparing for the next big step in life — college.

If you are college or tech school bound, we encourage you to compete for one of three APCU Annual Youth Member Development Scholarships to be awarded in 2015!

APCU scholarships are awarded to high school seniors who are members of the credit union and who demonstrate academic excellence and citizenship, in addition to community and school involvement. The three winners will each receive a \$1,000 award that will be deposited directly to his/her credit union Primary Share Account.

To qualify to enter the Annual Youth Member Development Scholarship competition, you must be a member of the credit union with your own primary share account, and you must have a GPA of 2.0 or better. There are additional requirements for qualification listed inside the scholarship packet.

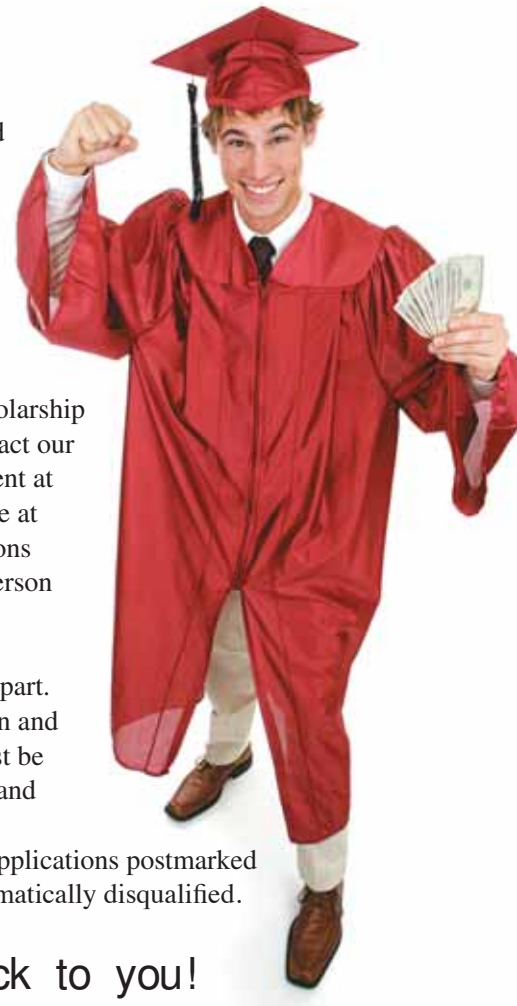
It's easy to apply. You can get a scholarship application packet online by visiting our Web site at www.apcu.com.

Click on Youth Center, and then select CU Succeed. From there, click on Scholarships for Seniors. Everything you'll need to apply can be printed from there.

If you prefer to have a scholarship packet mailed to you, contact our Member Service Department at (404) 768-4126 or Toll-free at (800) 849-8431. Applications can also be picked up in person at any APCU Branch.

Here's the most important part. Your completed application and supporting documents must be mailed to the credit union and postmarked no later than February 28, 2015! Any applications postmarked after this date will be automatically disqualified.

Best of luck to you!



LOVE MY
CREDIT UNION
REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

APCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



GMC



For Looney Tunes Saver and Future Quest Club Members Only

It's time for APCU's annual coloring contest for members ages 5 through 14.

Every qualified entry will be presented with a Certificate of Participation. Ten winners (one in each category) will each receive a \$25 deposit to his/her APCU savings account. To qualify, the young artist must have his/her own account (in his/her name) with the credit union. Looney Tunes Savings Club winners will be selected by random drawing. A panel of judges will select Future Quest Club winners. All winners will be notified by letter and their artwork will be displayed in the spring edition of our Pork Chop and Tomorrow's Future Youth Newsletters.

Looney Tunes Savings and Future Quest Club members can visit our Web site at www.apcu.com for contest details. Once on our Web site, simply click on Youth Center, and then Looney Tunes Savings Club or Future Quest, and select Annual Coloring Contest. Everything you'll need to enter can be printed from there.

If you live near an APCU branch, drop in and pick up a packet. The deadline for entries is February 28, 2015. Entries postmarked after this date will not be eligible to win. Should you have any questions, or need additional information about the contest, please contact our Member Service Department at (404) 768-4126 or Toll-free at (800) 849-8431.



Wilbur S. Wood

January 25, 1923 - October 26, 2014

The credit union is sad to announce that long time Field Representative, Wilbur S. Wood, passed away after a short illness on Sunday, October 26, 2014 at his home in Palestine, Arkansas.

Mr. Wood served as APCU's Field Representative for twenty-seven years. He stepped down from this position in November 2007.

The Board of Directors, volunteers, managers and staff of the credit union sincerely appreciate the years of service and the significant contributions Mr. Wood made to the credit union.



Former APCU Field Representative



*Don DeCinque
President / CEO*

President's/CEO Message

Mr. Preston Mulkey, Chairman of the credit union's Supervisory Committee and Board member, has stepped down from his position on the Supervisory Committee. Mr. Mulkey served the credit union in this capacity for 25 years. We are grateful to Mr. Mulkey for the commitment, dedication, insight and skill he brought to the Committee. Mr. Mulkey will continue to serve on the credit union's Board of Directors.

Janet Spruell, long time credit union member and employee, has been appointed to replace Mr. Mulkey on the Supervisory Committee. Ms. Spruell retired from APCU in August 2014 after 36 years of service. Most recently, she served as the Senior Vice President of Operations and Bank Secrecy Act Officer.

We are very pleased Ms. Spruell has agreed to share her knowledge and talents with us as a member of our Supervisory Committee. We know her past experience as an executive and manager of credit union operations will make her a valuable asset to the Committee.

Loan Application

Please Print

Name: _____

Member #: _____

D.O.B. _____ S.S. # _____

Address: _____

City: _____ County: _____ State: _____ Zip: _____

Home Phone: () _____ Work Phone: () _____

Purpose of Loan: _____ Approx. Term: _____

Amount Requested: _____ Security Offered: _____

Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Position: _____ Length of Employment: _____

Income (current): _____

Additional Income: _____

Source: _____

Total Current Annual Income: _____

Debts	Lender	Balance	Payment
Mortgage/Rent			
2nd Mortgage			
Auto			
Auto			
Total			

Ask us about our Debt Protection Plan.

Payment Options (check one):

- Deduct monthly from
 Savings Checking
- Payment date requested: _____
- Deduct biweekly from
 Savings Checking
- Pay direct by mail or in person

I understand that the credit union will retain this application whether or not it is approved. The credit union is authorized to check my employment history and credit report.

Signature: _____

For a mortgage application, call (770) 921-7091 or Toll-free (800) 849-8436.

Dividend News

APCU paid a quarterly share dividend of .499% with an Annual Percentage Yield of .50% for the fourth quarter. Dividends are compounded and credited to your account quarterly.

Dividends will be computed by applying a periodic rate to the balance in the account for each day of the dividend period. Deposits begin earning dividends on the day of deposit.

If you close your share account before dividends are paid, you will not receive the accrued dividends. No dividends are paid on balances below \$50.00 except on youth accounts.

Board of Directors

Moses M. Spence, Chairman
Royce L. Jackson, Secretary
Katherine S. Brown
Donald A. DeCinque
David Disharoon
J.T. Middlebrooks
H. Preston Mulkey
David 'Jabo' Patterson
Bud Wilkinson
Sam B. Dowdy - Director Emeritus

Supervisory Committee

David 'Jabo' Patterson, Chairman
Robert L. Harris, CPA
Herbert W. MacNabb
John McCormack
Janet Spruell

Credit Committee

Katherine S. Brown, Chairman
George Lamar
J.T. Middlebrooks
Tim Payne
Roy G. Rainwater
Betty Ranson



This credit union is federally insured by the National Credit Union Administration.

KeyNotes is published quarterly by Atlanta Postal Credit Union. Your comments are always welcome. Please send your comments to the Marketing Dept., Atlanta Postal CU, 400 Tradeport Blvd., Suite 401, Atlanta, GA 30354.

Branch Listing

MAIN OFFICE

3900 Crown Road
Atlanta, GA 30380-0001
(404) 669-2750 FAX

DECATUR BRANCH

Decatur, GA

NORTH METRO BRANCH

Real Estate Department
Business Lending Department
Duluth, GA

NDC BRANCH

Atlanta, GA

IBEW BRANCH

Atlanta, GA



MACON BRANCH

VISA Department
Macon, GA



SOUTH DEKALB MALL BRANCH

Hours of Lobby Operation
(this location only)

Monday-Friday • 9:00 AM - 7:00 PM
Decatur, GA



HUMAN SERVICES BRANCH

Atlanta, GA

ASHEVILLE BRANCH

Hours of Lobby Operation
(this location only)

Monday-Friday • 8:30 AM - 5:00 PM
Asheville, NC



FLOYD COUNTY BRANCH

Rome, GA



MEMBERS ALLIANCE BRANCH

Columbus, GA

CONTACT US

(404) 768-4126 • (800) 849-8431

Hours of Lobby Operation

Monday-Friday • 9:00 AM - 4:30 PM

Telephone Service

Monday-Friday • 8:30 AM - 5:00 PM

24-HOUR LENDING CENTER

(800) 371-6917

VISA CARD SERVICES

(800) 599-7889 Member Services

(800) 325-3678 Lost or stolen card
assistance only

Web Site: www.apcu.com

General E-Mail: Info@apcu.com

Holiday Closing Dates

New Year's Day Observed • Thursday, January 1, 2015

Martin Luther King, Jr.'s Birthday Observed • Monday, January 19, 2015

Presidents' Day • Monday, February 16, 2015

Memorial Day • Monday, May 25, 2015

APCU Statistics (as of November 30, 2014)

Assets: \$2,056,051,207

Members: 111,130

APCU Loan Rates

This information is accurate as of the effective date listed below. The terms may change after that date. Please call us at (800) 849-8431 or (404) 768-4126 for additional information.

	Term	Discount	% Above Index	Annual Percentage Rate (APR)
New and Used Auto Loans				
2011 and newer	36 mos.			1.55%-12.75%
	48 mos.			1.65%-12.75%
	60 mos.			1.75%-13.50%
\$25,000 and over	72 mos.			2.00%-14.25%
	84 mos.			2.75%-15.25%
2010 and older	48 mos.			4.00%-14.00%
	60 mos.			4.50%-15.50%
Other Collateral Loans*				
\$35,000 and over	48 mos.			6.50%-14.50%
	60 mos.			7.00%-15.00%
	120 mos.			7.75%-15.75%
Personal Loans				
	36 mos.			8.40%-15.40%
	48 mos.			8.90%-16.90%
Share or Certificate Secured**				
100% of balance on deposit			2.00%	
Partially Share Secured***				
75% of balance on deposit	36 mos.	2.00%		
	50% of balance on deposit	36 mos.	1.50%	
	25% of balance on deposit	36 mos.	1.00%	
75% of balance on deposit	48 mos.	2.00%		
	50% of balance on deposit	48 mos.	1.50%	
	25% of balance on deposit	48 mos.	1.00%	

Rates are current as of December 31, 2014

* **Other Collateral:** Motorcycles, Personal Watercraft, Recreational Vehicles, Campers, Boats, Motor-homes, Travel Trailers, and Farm Equipment.

** **Share Secured:** The APR will be the dividend rate paid on regular shares the previous quarter (Index) plus the percentage shown in the "% Above Index" column above. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire amount will be at the new APR. The rates are subject to change quarterly on the 1st day of January, April, July, and October to reflect any change in the Index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid.

** **Certificate Secured:** The APR will be the dividend rate being paid on the Certificate offered as security plus the percentage shown in the

"% Above Index" column above. The Certificate must either be renewed until the advance is completely paid or be rolled over into a share account, at which point the advance will become a Share Secured advance and be subject to those terms. Failure to renew the Certificate or roll it over to a share account will result in default under the Plan. When the Certificate is renewed, the APR will change to reflect the new dividend rate. Any increase in the APR will result in more payments of the same amount until what you owe is repaid. The present APR and daily periodic rate for certificate secured advances will be disclosed on the voucher at the time of the advance.

*** **Partially Share Secured:** The Annual Percentage Rate will be the Personal Loan rate for which the applicant qualifies minus the discount percentage shown under the "Discount" above. Payment example: Estimated monthly payment on a 36-month loan at 3.99%=\$30.00 per \$1,000.00 borrowed.