

Keynotes

Second Quarter • 2011

Special Recreational Vehicle Loan Financing Rate Sale Extended!

At Atlanta Postal Credit Union (APCU), our goal is to help you save money. That is why we have extended our recreational vehicle loan rate sale until August 31, 2011!

So, if you are in the market for a boat, sailboat, jet ski, motorcycle, RV, or camper, we have a deal for you!

With our low rates and easy repayment plans, APCU can design a loan program that will put you in the driver's seat, without putting a strain on your budget.

For a limited time, if you finance your new or pre-owned recreational vehicle loan with Atlanta Postal Credit Union by August 31, 2011, you can enjoy an excellent financing rate that is 3% APR* less than our regular posted recreational vehicle loan rates.

This means until **August 31, 2011**, you can finance or refinance a recreational vehicle loan with us at a rate as low as **3.50% APR****!

Shop with confidence by pre-qualifying for your recreational vehicle loan with APCU. We can help you determine how much money you can reasonably afford to spend and how much your payment will be.



Financing a recreational vehicle loan has never been more affordable and applying is easy. Just call one of our friendly and knowledgeable Loan Service Representatives Toll-free at (800) 849-8431, or stop by and visit us at any one of our branch locations and get your application started today.

Applications are also available online at www.apcu.com by clicking on the "Minute Money Loan" link on our Home Page. Or, contact our 24-hour Lending Center at (800) 371-6917 to submit an application over the phone.

This offer ends **August 31, 2011**. So, if you haven't taken advantage of this great offer, now is the time!

* APR – Annual Percentage Rate. Loan rate is quoted as an Annual Percentage Rate and is subject to change without notice.

** Rate example quoted is for a 48-month repayment period. Additional rates and terms are available. Ask for details. Rates shown are the lowest available for the listed term as of June 30, 2011. All loans are subject to approval of credit. Your actual rate is based upon your credit history. APCU is an Equal Opportunity Lender. Recreational vehicle loan rate reduction offer may not be combined with any other offers made by APCU.

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

Summertime is meant for relaxing. And what better way to help you relax than to help you pay off some of that credit card debt faster with Atlanta Postal Credit Union's VISA Super-Saver Offer!

Here's how it works: You can reduce your VISA Platinum Credit Card Balance Transfer Rate by 5%** 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 normal APCU VISA Credit Card account Annual Percentage Rate (APR)* on every dollar you transfer until September 30, 2011, and you will have until June 30, 2013 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.

You are welcome to transfer balances to your APCU VISA account anytime, however; this Super-Saver Offer begins July 1, 2011 and ends September 30, 2011 – 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.



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

9.9%
12.9%
14.9%
16.9%

**Then your VISA
Super-Saver APR
on balances you
transfer to APCU
will be:**

4.9%
7.9%
9.9%
11.9%

* 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 06/30/2011. Rates are 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 July 1, 2011 and September 30, 2011. 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 June 30, 2013. Any remaining balances outstanding after June 30, 2013 will revert back to your standard VISA credit card rate. Balance transfer transactions do not qualify for ScoreCard Rewards Bonus Points.

GREAT NEWS FOR VISA CREDIT AND DEBIT CARD HOLDERS!

Introducing ScoreMore!

If you are an APCU Visa credit and/or debit cardholder you are already earning ScoreCard Reward Bonus Points with every signature-based card transaction you perform. Your ScoreCard Points can be accumulated and redeemed for fabulous merchandise, airline tickets, hotels, adventures trips and more. **Now ScoreCard gives you more Bonus Points than ever – 2X, 3X, 4X or more with ScoreMore!**

ScoreMore is a new feature of ScoreCard Rewards that allows you to earn additional Bonus Points at participating retailers online and in-store.

Here's how:

1. Simply go to www.scorecardrewards.com. Click on the ScoreMore link and shop online or in-store at participating retailers.
2. Use your APCU ScoreCard Rewards credit or debit card for all purchases.
3. Watch your Bonus Points add up quickly.

Remember – Some retailers reward you when you shop online, and others when you shop in-store and sign for your purchases. Some reward you for both! See the “Offer Details” to learn more.

The ScoreMore Network is growing fast. For a list of participating retailers, visit the ScoreMore mall online.

www.scorecardrewards.com



Three Scholarships Awarded in 2011 Competition

We are delighted to announce that the Scholarship Review Panel has selected three members of our Youth Membership Development Program as winners of Atlanta Postal Credit Union's annual Youth Membership Development Scholarship Award. Each of the three winners will receive \$1,000 to be used to purchase school supplies, dormitory or housing needs, or to spend in any other manner they desire.

Congratulations to our winners! We thank all of our Scholarship applicants for participating in APCU's Scholarship Program. We extend best wishes to one and all as they pursue their college education.

Watch the fourth quarter 2011 edition of APCU's newsletter, KeyNotes, and our Web site at www.apcu.com for information on the 2012 Youth Membership Development Scholarship competition.



The winners are:
Chelsea Olander, Wild Rose, WI
Lainie Long, Newnan, GA
Ryan Metts, Saluda, SC

It's Report Card Bonus Time!

If there's a youngster (between kindergarten age and 18) in your family who is a member of Atlanta Postal Credit Union (APCU) and who has received a great report card from school, we have a special bonus in store for him or her.

As part of APCU's Youth Program, we will reward our young members with a special bonus of \$1.00, up to a maximum of \$10.00, for each "A" (or excellent grade) he or she earns on his or her end-of-year promotion report card. It's our way of letting your child know that we believe working hard in school is very important to his or her future success.

Here's how to get your child's Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade level).
- Write the child's member number on the report card copy.
- Mail the report card copy to: Marketing Department, Atlanta Postal Credit Union, 400 Tradeport Blvd., Ste 401, Atlanta, GA 30354.

A credit will be posted to your child's account in August for an amount equal to \$1.00 for each "A" (or equivalent) he or she receives in core content areas of study: language arts, health, mathematics, reading (English), science, social studies, art, and music. Bonus money is not paid for physical education, conduct, attendance, etc.

We must receive the signed report card copy no later than August 15, 2011. Report card copies received after this date may not be eligible for a bonus in 2011. Please do not send your child's original report card to the credit union.

If your youngster is not yet a primary member of the credit union and you want them to participate in this special incentive program, call our Member Service Department and request a New Member Packet. We'll get one in the mail to you right away. Once your child is signed up for membership, he or she will enjoy many fun benefits throughout the year just for saving regularly at Atlanta Postal Credit Union.



This is a limited time offer. So act now.

Change In Terms – *Our Funds Availability Policy - Due to recent changes to Federal Regulation CC (Expedited Funds Availability), our Funds Availability Policy has changed. Depending on the type of check you deposit into your checking account, the first \$200.00 of your deposit will be available immediately. This is a change from the previous amount of \$100.00. Contact us at (404) 768-4126 or Toll-free at (800) 849-8431 with any questions regarding this change.*



Don DeCinque

President/CEO's Message

Your Credit Score

Your credit score says a lot about you and can have a major impact on your life. Not only do creditors typically check your score when deciding whether or not to approve your application and what interest rate to charge you if you are approved, but landlords, insurance companies, and even employers often check it as well. Having a good score can help you achieve your goals quickly and at the lowest possible cost.

Your credit score is a mathematical assessment of the likelihood you will repay what you borrow. It is based on the information in your credit report, which tracks your credit-related activity. Equifax, Experian, and TransUnion are the three major credit bureaus that compile and maintain credit reports. In addition, there are a variety of providers that sell different types of credit scores. When you are purchasing your score, it is extremely important to pay attention to what exactly you are getting.

AnnualCreditReport.com provides you with the means to request and obtain a free credit report once every 12 months from each of the three credit reporting companies. This Web site offers a fast and convenient way to view and print your credit reports in a secure Internet environment. If you prefer to mail your request you can download an Annual Credit Report Request Form from this site that can be sent to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. You can also call (877) 322-8228 to order your report by phone.

APCU offers ways to get your credit report and/or credit score. Our **BALANCE Financial Fitness Program** is a free APCU service that can help you access free credit reports, or provide one at a small fee. A professional **BALANCE** counselor can review the content of the report with you at no cost.

APCU also offers **Fraud Protection Plus**. For a low monthly fee, members can take advantage of benefits that include up-to-date credit reports and credit scores from all three major credit card reporting agencies. In addition, your credit report is monitored and you are notified of certain changes to your credit.

Your credit score is an important number. For more information about how APCU can help you obtain your credit report and/or credit score, contact our Member Service Department.

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: _____

You elect the following insurance coverage(s):	single credit disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	single credit life	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	joint credit life	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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			

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.

Branch Listing

MAIN OFFICE

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

DECATUR BRANCH

520 W. Ponce DeLeon Avenue • PO Box 803
Decatur, GA 30031
(404) 378-5642 FAX

NORTH METRO BRANCH

Real Estate Department
Business Lending Department
1605 Boggs Road
Duluth, GA 30096
(770) 921-7186 FAX

NETWORK DISTRIBUTION CENTER BRANCH

(formerly Bulk Mail Center Branch)
1800 James Jackson Pkwy, NW • Atlanta, GA 30369-9751
(404) 792-2512 FAX

IBEW BRANCH

501 Pulliam Street, Suite 350 • Atlanta, GA 30312-2749
(404) 223-3322 FAX

MACON BRANCH

VISA Department
515 Mulberry Street, Suite 100 • Macon, GA 31201-6306
(478) 746-8999 FAX
Drive-Up Window Service (this location only)
Monday-Friday • 9:00 AM - 4:30 PM

SOUTH DEKALB MALL BRANCH

2801 Candler Road, Suite 81 • Decatur, GA 30034
Hours of Lobby Operation (this location only)
Monday-Friday • 9:00 AM - 7:00 PM

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



Dividend News

APCU paid a quarterly share dividend of .996% with an Annual Percentage Yield of 1.00% for the second 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
Roy L. Matthews
J.T. Middlebrooks
H. Preston Mulkey
Bud Wilkinson
Sam B. Dowdy - Director Emeritus

Supervisory Committee

H. Preston Mulkey, Chairman
Robert L. Harris, CPA
Herbert W. MacNabb
Roy L. Matthews
Jabo Patterson

Credit Committee

Katherine S. Brown, Chairman
George Lamar
Pat Little
J.T. Middlebrooks
Roy G. Rainwater

Holiday Closing Dates

Independence Day • Monday, July 4, 2011
Labor Day • Monday, September 5, 2011
Columbus Day • Monday, October 10, 2011
Veterans Day • Friday, November 11, 2011
Thanksgiving Day • Thursday, November 24, 2011
Christmas Day • Monday, December 26, 2011

APCU Statistics (as of May 31, 2011)

Assets: \$1,969,271,113
Members: 99,865

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				
2007 and newer	36 mos.			2.75%-11.25%
	48 mos.			3.00%-11.50%
	60 mos.			3.25%-11.75%
\$25,000 and over	72 mos.			4.00%-12.50%
2006 and older	48 mos.			5.00%-13.50%
	60 mos.			5.50%-14.00%
Other Collateral Loans*				
	48 mos.			6.50%-13.50%
	60 mos.			7.00%-14.00%
	120 mos.			7.75%-14.75%
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 May 31, 2011

* **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 (Index) 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.