

Keynotes



First Quarter • 2013



Dreaming of a “new-to-you” boat, personal watercraft, RV, travel trailer, or motorcycle?

Now is the absolute best time to buy! The weather is warming up, deals abound, and APCU is offering 100% financing and easy repayment terms to make purchasing the recreational vehicle, motorcycle, or watercraft you want, affordable.

The good news doesn't stop there. Finance your new or pre-owned recreational vehicle purchase between March 1, 2013 and September 30, 2013 and enjoy an excellent financing rate from APCU. Apply before you shop. Once you are pre-approved, you can buy with confidence knowing that your financing is already in place when you make your final deal!

Do you have a recreational vehicle loan financed with another financial institution? No problem! You can refinance a higher rate loan from another financial institution and take advantage of the same great, low rates.

There are three easy ways to apply:

- Visit any branch and speak with a loan officer.
- Call the Lending Center 24-hours a day, 7 days a week at (800) 371-6917.
- Use your personal computer and go online to www.apcu.com. Click on the Minute Money Loan icon. Get an answer in 90 seconds or less.

We can turn your dreams of owning a new-to-you boat, personal watercraft, RV, travel trailer, or motorcycle into reality.

Look at these great, low rates:

Term	Annual Percentage Rates (APR)
48 months	as low as 3.00% APR
60 months	as low as 3.50% APR
120 months**	as low as 4.25% APR

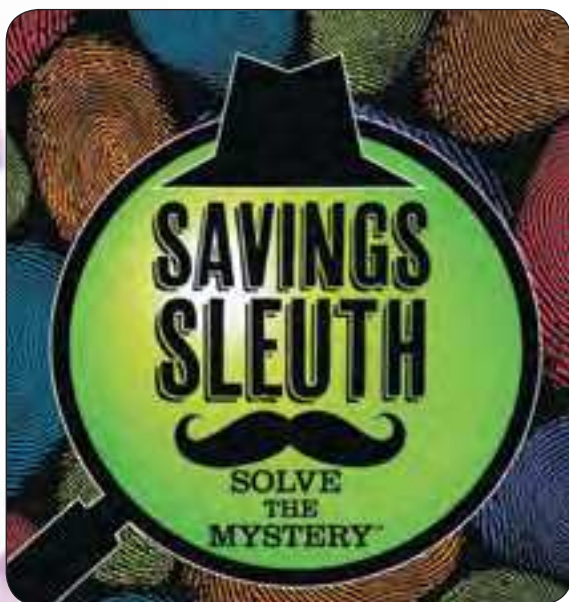


* Annual Percentage Rate. Loan rates are quoted as an Annual Percentage Rates and are subject to change without notice. Rate example: your standard payment on a 48-month loan with a rate of 3.00% APR would be \$22.14 per \$1,000 borrowed. Additional rates and terms are available. Ask for details. Rates shown are the lowest available for the listed term as of February 28, 2013. All loans are subject to approval of credit. Your actual rate is based upon your credit history. Offer expires September 30, 2013.

** 120 months financing is available on recreational vehicle loans in the amount of \$35,000 or more.

Delivering exceptional service to members and their families since 1925.

Celebrate National Credit Union Youth Week



As part of APCU's extensive Youth Program, each year we join thousands of credit unions nationwide to celebrate National Credit Union Youth Week. While Youth Week runs from April 21st – 27th this year, at APCU, we'll be celebrating Youth "Month" during the entire month of April!

The theme for 2013 is "Savings Sleuth – Solve the Mystery", and we invite you and your youngster(s) to be part of the celebration. Here's how:

Simply make a deposit of \$25 or more into an existing youth account, or open a new youth membership anytime during April 2013. Every young member who makes a \$25 or more deposit to his/her APCU account during Youth Month will receive a zippered coin pouch with a special message from the credit union. It's that easy!

Every member counts at APCU, and our young members are no exception. Please join us as we celebrate Youth Month, April 1, 2013 through April 30, 2013, by introducing all the members of your family, including those 24-years old and younger, to the benefits of credit union membership. Remember, credit union membership is a gift only you can give, and it lasts a lifetime.

**For more information, contact us at
(404) 768-4126 or Toll-free at (800) 849-8431.**

* One zippered coin pouch per Primary Share Account. Primary account owners must be between the ages of 0-24. Deposits must be received and posted to the account between April 1, 2013 and April 30, 2013.

Exciting news for our ATM & Debit cardholders!

If you currently use your APCU ATM card or VISA® check card to access your accounts, we have great news! You can now **select your own APCU ATM or VISA Check Card Personal Identification Number (PIN)** to obtain cash or perform transactions at ATMs and point-of-sale locations.

It's as simple as 1-2-3!

1. Call 1-866-297-3411
2. Have your APCU ATM or VISA Check Card ready to verify your information and current PIN.
3. Select a new four digit PIN.

It really is that easy. You can begin using the PIN you have chosen right away. A PIN change confirmation will be sent to you in the mail for your records. If you have any questions or need assistance, call us at (404) 768-4126 or Toll-free at (800) 849-8431.



Take APCU with you wherever you and your Smart Phone go.

Securely access your accounts anywhere, anytime using APCU's Mobile Branch.

It's a fast, safe, and convenient way to manage your accounts through your phone.

- *Check your account balances*
- *View your account transaction history*
- *Transfer funds between eligible accounts*
- *Pay bills on the spot*
- *Locate ATMs and branches*
- *Earn Purchase Rewards*
- *Contact APCU quickly*



Special Closing Bonus on First Mortgage Loans

Whether you're buying a new home or refinancing your existing mortgage from another financial institution, we can help find the right mortgage loan for you.

At APCU, our mortgage loan programs are designed to give you exceptional value and affordability. And, if you act quickly, you can receive up to a \$500* Closing Bonus on your new APCU first mortgage. You can apply your Bonus toward your Closing Costs or take the money in cash! The choice is yours.

- **Choose from a broad range of mortgage loan programs to suit your needs**
- **Enjoy competitive rates**
- **Earn equity faster when you choose APCU's bi-weekly payment option**

APCU can help with mortgage transactions just about anywhere in the United States. So, if you are buying a new home or vacation home, find yourself locked into a high mortgage rate with another institution, want to earn equity in your home more quickly; and you want to take advantage of



APCU's special Closing Bonus offer, just call our mortgage lending experts. They are standing by to speak with you about the various features of our mortgage plans. We want to explain the many benefits of financing your first mortgage with people you know and trust at your credit union.

**This offer expires
September 30, 2013!**

* A Closing Bonus of \$500.00 on first mortgage loan amounts of \$75,001 and above.
A Closing Bonus of \$250.00 on first mortgage loan amounts up to \$75,000.

HELOC rates as low as 3.25% APR*!



Finance up to 100%
of your home's equity!
Yes. Really!

Your home is one of the most valuable assets you own. You may be in a position to turn the value -the equity- you have built in your home into the cash you want with a Home Equity Line of Credit (HELOC) from APCU.

- Finance up to 80% of the equity in your home for as low as 3.25%
- Finance up to 100% of the equity in your home for as low as 5.25%
- There are no Annual Fees or Prepayment Penalties
- Your interest may be 100% tax deductible

With this flexible line of credit, your equity is easily available when you need money to pay bills, purchase a new car, pay tuition, make travel plans, remodel, or add a room to your home. And, your Home Equity Line of Credit is convenient because it can be used over and over again using our unique HELOC VISA Platinum Card or special HELOC checks.

Enjoy a special REBATE from your credit union!

Here's an offer that's hard to beat: Apply and be approved for a HELOC from APCU. Take an initial draw of \$5,000 or more from your line of credit, and you'll be eligible to receive a credit for just about all of the costs related to closing your HELOC loan.*

Now is a great time to cash in on the equity in your home with a Home Equity Line of Credit from APCU. Call us today at (404) 768-4126 or Toll-free at (800) 849-8431. We'll be glad to discuss this exciting program and special rebate offer with you, and put a HELOC package in the mail to you right away.

**This offer expires
September 30, 2013,
so act today!**

*Annual Percentage Rate. Closing costs may range from \$250.00-\$850.00. These costs may be waived with an initial draw of \$5,000.00 from your approved home equity line of credit. As of February 12, 2013, the variable APR for home equity lines of credit is 3.25 % which is equal to the Wall Street Journal Prime Rate. This interest is subject to change, but will not exceed 18% APR. Property insurance is required. Consult your tax advisor regarding the deductibility of interest. Credit is subject to approval. The minimum line of credit amount is \$10,000.00 and the maximum line of credit is \$100,000.00. Some additional restrictions may apply.



Don DeCinque

President/CEO's Message

Roy Matthews, Jr.

May 13, 1937 – February 13, 2013

It is with great sadness we report that a member of Atlanta Postal Credit Union's Board of Directors, Roy Matthews, Jr., passed away on February 13, 2013 following a long and courageous battle with cancer.

Mr. Matthews worked with the United States Postal Service for 36 years. He began his career as a Distribution and Window Clerk in Macon, GA. Mr. Matthews was later appointed to the position of Postal Inspector. He transferred to Chattanooga, TN following his promotion to Program Manager/ Team Coordinator with the Inspection Service. Mr. Matthews returned to Atlanta in 1981. He retired from the Postal Inspection Service in 1994.

Mr. Matthews was appointed to APCU's Board of Directors in 2007, filling the unexpired term of Mr. James L. Cabe. He continued in that position for six faithful years. In addition to serving as director, he devoted ten years of service to the credit union as a member of the Supervisory Committee.

We are truly thankful for the unselfish contributions made by Mr. Matthews. He cared deeply about APCU and its members. In every action he took on behalf of the credit union, he lived the movement's philosophy of "people-helping-people".

We appreciate the generous support and unwavering leadership of Mr. Matthews. He will be sincerely missed by each and every one of us.



Roy Matthews, Jr.

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

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)

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

HUMAN SERVICES ECU BRANCH

101 Marietta Street, Suite 140 • Atlanta, GA 30303-2724
(404) 965-2745 FAX

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



**CREDIT UNION
SERVICE CENTERS.**
The Member-Friendly Financial Network

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

Dividend News

APCU paid a quarterly share dividend of .499% with an Annual Percentage Yield of .50% for the first 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
Bud Wilkinson
Sam B. Dowdy - Director Emeritus

Supervisory Committee

H. Preston Mulkey, Chairman
Robert L. Harris, CPA
Herbert W. MacNabb
John McCormack
David G. Patterson

Credit Committee

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

Holiday Closing Dates

Memorial Day • Monday, May 27, 2013

Independence Day • Thursday, July 4, 2013

Labor Day • Monday, September 2, 2013

APCU Statistics (as of February 28, 2013)

Assets: \$2,043,938,407

Members: 106,163

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				
2009 and newer	36 mos.			1.75%-12.75%
	48 mos.			1.75%-12.75%
	60 mos.			1.75%-13.50%
\$25,000 and over	72 mos.			3.00%-14.25%
	84 mos.			3.75% - 4.75%
2008 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 March 31, 2013

* **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.