

# The Calling eNewsletter

October 2020



## MESSAGE FROM THE CEO



### *Happy Fall, Y'all!*

This is my favorite time of year. The tension of football rivalries, the beautiful colors, cooler temps and creature comforts like mulled cider and the feel of a warm fire on a chilly evening...all these things bring a more relaxed feeling to all. And after the year we've had, who couldn't use some relaxation?

As we move from fall into the celebrations of Thanksgiving and Christmas, it's a perfect time to reflect and give thanks.

I am thankful for you, our loyal Members, and for our ACFCU Team and Board of Directors, who work tirelessly to give you solutions and service to fit your unique needs.

I am thankful to have the privilege of leading our credit union into the future, and watching the way we keep growing, learning and adapting our products and technology to today's environment.

While technology will play a leading role in the way we all do business, we are not ready to give up on the human touch. Please know your credit union is here for you when you need us, and that includes helping you navigate online services. We encourage you to [call or email us](#) when you have questions, when you don't understand something, when you have a concern or when you have a compliment! We're with you for all of it.

As you'll see in this quarter's newsletter, we're also offering some **special rates** on [New & Used Autos](#), [Motorcycles](#) and [Tech Loans](#) – all ways to answer whatever calls you.

And, we're here for our community, too. We are currently in the middle of a giving campaign to support our United Way; we're answering the [Call for Kindness](#) on social media (["like" us on Facebook!](#)); we're supporting our staff by offering telework and flexible hours; and of course, we're saluting our Veteran's and so thankful for their service to our country.

As we approach the eve of what looks to be a contested Presidential election, I hope you will join me in remembering that we are ONE nation, and the kindness and gratitude we give to one another is a **Calling** for all of us to answer.

In Kindness,

## BETTER BANKING IS CALLING



*Auto Loan*

The colors are calling! Answer the call with a New or Used Auto Loan with ACFCU! New loan rates as low as 1.99% APR\*

**\*Answer the Call Today!**



*Tech Loan*

Looking to upgrade your home office or home school set up? Let us support your sanity with a Technology Loan. Rates as low as 7.75% APR\*

**\*Learn More & Claim Your Sanity Today.**



*Motorcycle Loan*

The open road is calling! Get out there with a Motorcycle Loan with rates as low as 3.50% APR\* for years 2018 or newer.

**\*Apply Online Today.**



### Welcome to the ACFCU Team!

Please join us in welcoming our new Loan Portfolio Analyst, Andy Gilbert, to the ACFCU team! Andy comes to us with a BA in Finance from ETSU and over 8 years of experience in financial services. Andy has previously served as a financial analyst, loan officer and commercial credit analyst. In his free time Andy enjoys the outdoors and listening to or playing music. He is excited to bring his lending and analytical knowledge to support ACFCU's growth and management and to enrich the lives of the members of the local community by serving their needs. We are proud to have Andy as a part of ACFCU!

## ACFCU & YOU



### Holiday Closings

ACFCU offices will be closed to recognize the upcoming holidays:

- **Wednesday, November, 11<sup>th</sup>**  
- Veterans' Day
- **Thursday and Friday, November 26<sup>th</sup> and 27<sup>th</sup>** - Thanksgiving



### eStatements: Sign Up Today!

Due to an internal update, **all members who were signed up for eStatements must re-enroll to continue receiving their statements electronically and to avoid the paper statement fee.**

For more information, please read the

- **Thursday and Friday, December 24<sup>th</sup> and 25<sup>th</sup>** - Christmas
- **Thursday, December 31<sup>st</sup>**, closing at **12:00pm** - New Year's Eve
- **Friday, January 1<sup>st</sup>** - New Year's Day

article posted on the homepage at [myACFCU.org](http://myACFCU.org)

Remember we're always open 24/7/365 at [myACFCU.org](http://myACFCU.org)



**Say Hello to the all-new Allpoint® Mobile app!**

Allpoint's new and **FREE** app is the easy and convenient way to find a fee-free ATM near you! **Features of the new app include:**

- Verify a card's Allpoint membership
- Find and favorite your preferred ATM locations
- Search for ATMs and filter by device capabilities
- Get directions or get a ride using popular ride-sharing services...and more!

**[Download Allpoint Mobile for iOS and Android](#)**

Loan Calculator ×

**Calculate Your Payment**

Loan Amount  
\$ 10,000.00

Term  
72 Months

APR  
3.50 %

**CALCULATE PAYMENTS**

Your payment would be  
Monthly: \$155 Bi-Weekly: \$72

**APPLY NOW**

**Do the Math! New Calculators on the ACFCU Website!**

Are you curious what your payments would be if you took out a new loan? Want to know how much you'll earn with a new certificate? We are proud to offer new electronic loan and deposit/savings calculators on our website for Personal, Auto, RV, Motorcycle Loans, Money Market and Certificates! Simply click on the blue "Calculate" button at the bottom of each product's page to plug in the numbers and see what your future payments or earnings would be!

**[Explore our loan calculators](#)**  
**[Explore our deposit/saving calculators](#)**



**Your Path to Financial Wellness**

ACFCU has partnered with **GreenPath** Financial Wellness to offer members





**Annual Notice for Inactive Accounts:**

FREE, confidential financial counseling, plus tools to help pay off debt, improve your credit score, build a budget and much more!

To learn more about GreenPath's free financial services, [Click here!](#)

After 365 days of inactivity, a monthly inactivity fee of \$10 will be assessed on your account(s). Regular use of your account(s) will prevent this inactivity fee and keep the account from becoming dormant.

Questions? Please call **(800) 378-3778**

Follow us on social media to find out how #KindnessIsCalling  

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