

Appalachian

Community Federal Credit Union

Building Financial Relationships, One Member At A Time.®

THE INSIDER

2014

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Welcome Home to myACFCU!

Appalachian Community Federal Credit Union is constantly trying to bring its members better and more convenient products and services. We are excited to add two new benefits of membership through our Sprint and Auto Club programs.

Member Benefits Corner

New Benefits of Memberships

Sprint Program: As a member of ACFCU you can receive a 10% discount on your personal Sprint plan and a 15% discount on your business plan.

Auto Club Program: Members of the credit union are eligible for the credit union Auto Club roadside assistance program. Plans for members start as low as \$47 for a year of roadside assistance coverage.

If you would like to sign up for either program, simply visit our Member Benefits page and click the banner of either product.

Benefits Members Already Enjoy

- **FREE** Premium Checking
- **FREE** Online & Mobile Banking
- **FREE** Financial Education Workshops
- **FREE** Mobile Deposits from your smart phone
- Competitive Term Certificate rates with membership bonus opportunities
- Investment Services
- Loans for **ANY*** need
- 85,000 **FREE** ATMs Nationwide

If you would like to sign up for either program, simply visit our [MemberBenefits](#) page and click the banner of either product.

Summer myMoney **TRACK** Solutions® Workshops

ACFCU is excited to offer workshops in Johnson City, Gray, Kingsport and Rogersville, Tennessee and Norton, Virginia this summer. All the workshops are entirely free. The workshops will provide all training materials, refreshments and door prizes. The summer workshops include:

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talk about savings.
the Sprint Credit Union
Member Discount.

Invest in America
Credit Union Member Rewards

Sprint

save at
lovemycreditunion.org

A man in a blue shirt is talking on a mobile phone.

lovemycreditunion.org

Credit Union
Auto Club

Roadside assistance
at a great value.

Want to learn more?
Use your smartphone to snap this
lovemycreditunion tag to visit us online.

A woman in a brown jacket is standing next to a car.

Financial Independence

Achieving lifelong financial success can sometimes seem like an overwhelming task. However, when developed step by step, you can gain long-term control of your finances. Setting goals, communicating with family members, creating a budget, building savings, reducing debt, evaluating insurance and buying a home are just a few of the steps to guide you on your way to financial freedom. This workshop covers credit score, understanding your credit report, what affects your score, how to improve credit scores, predatory lending, managing debt and budgeting.

Budgeting for Success

Budgeting is a roadmap to help you achieve financial goals. A good budget will identify “leaks” that are keeping you from reaching success. The workshop will cover setting financial goals, creating a monthly budget and tracking expenses.

Homebuyers - The American Dream

Learn to navigate your path to home ownership at The American Dream, a homebuyer education program.

Come and learn how to:

- Budget for home ownership
- Read your credit report
- Improve your credit score to get the best rates possible
- Shop for your home
- Secure and close your loan
- Efficiently care for your home once you’ve moved in

ACFCU is proud to announce that in the Fall of 2014, workshops will be offered in London, Berea and McKee, Kentucky. Also, a new workshop will be offered in selected areas focusing on “Recovering from Bankruptcy.” For more information [Click Here](#).

Upcoming Workshops:

June

Financial Independence	6/12/14 Rogersville, TN
Budgeting	6/24/14 Norton, VA
Homebuyer’s	6/26/14 Kingsport, TN

July

Financial Independence	7/10/14 Kingsport, TN
Homebuyer’s	7/24/14 Norton, VA
Budgeting	7/29/14 Rogersville, TN

August

Financial Independence	8/14/14 Gray, TN
Budgeting	8/24/14 Kingsport, TN
Homebuyer’s	8/28/14 Rogersville, TN

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Volunteer Income Tax Assistance Program

Earlier this year ACFCU partnered with Milligan College to provide all members and individuals from the communities FREE Income Tax preparation. This partnership with Milligan College and its IRS approved Volunteer Income Tax Assistance Program was overseen by Dr. Harold Branstrator, a Milligan College professor and former IRS agent. He and his accounting college students, trained in tax preparation, became available to members in February of this year. Through this partnership ACFCU was able to serve over 830 members and individuals from the communities. ACFCU looks forward to offering this service to members in the future through our partnership with Milligan College.



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FREE CHECKING
FROM ACFCU
BECAUSE
MONEY FEES!
DOESN'T GROW ON

*Terms and Conditions Apply. The actual loan product that you apply for will depend on your credit and other considerations. APY, Annual Percentage Yield.