

SPRING LOAN EVENT

LOWEST RATES OF THE SEASON!

- AUTO LOANS**
Rates As Low as **1.40% APR***
 - BOAT AND MOTORCYCLES**
Rates As Low as **3.70% APR***
 - VACATION LOANS**
Rates As Low as **5.50% APR***
- Apply Now!**

REFINANCING AVAILABLE AT LOW RATES!



*APR is Annual Percentage Rate. Rate, term and conditions of a loan will be based on individual credit worthiness. Rates are a promotional offer only April 10, 2013 to July 31, 2013. The rates apply to new auto, vacation or motorcycle loans. No other discounts apply. Certain restrictions may apply.

HOLIDAY CLOSINGS May 27, 2013 in observance of Memorial Day
July 4, 2013 in observance of Independence Day

Hometown Security

During the month of April, as you have visited our branch locations, you may have noticed that our branch personnel have been asking to update your personal account information such as address, home phone number, cell phone number, work telephone number, email addresses, and in some cases, asking to scan your driver's license or photo id. We value you as a member of ACFCU and securing your account information is of paramount importance to us. Having your most up-to-date personal information on file allows us to do so. For example, having your driver's license or photo id scanned to our system allows our staff members to positively identify

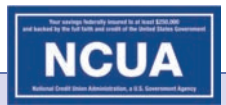
you while processing transactions for you and reduces the possibility of identity theft. In addition to this, having your most up-to-date phone numbers will allow us to contact you immediately if we notice unusual activity in your accounts.

Providing your most up-to-date information is as easy as logging on to your MyACFCU online account and selecting personal information under the Alerts, Preferences, and Statements tab or by visiting one of our branch locations and speaking with a representative.



- | | | | |
|---|---|--|--|
| GRAY OFFICE:
5034 Bobby Hicks Hwy,
Suite 2 • Gray, TN | STONE DRIVE OFFICE:
1500 East Stone Drive
Kingsport, TN | JOHNSON CITY OFFICE:
1000 West Market Street
Johnson City, TN | NORTON OFFICE:
1400 Park Avenue NW
Norton, VA |
| CENTER STREET OFFICE:
460 West Center Street
Kingsport, TN | BEREA OFFICE:
104 Pasco Street,
P.O. Box 504 • Berea, KY | ROGERSVILLE OFFICE:
1206 West Main Street
Rogersville, TN | MCKEE OFFICE:
417 Main Street N.,
P.O. Box 1269 • McKee, KY |

www.myacfcu.org 1-800-378-3778



www.myacfcu.org

April 29, 2013

Dear Member,

Appalachian Community Federal Credit Union is pleased to announce the relocation of the Johnson City Branch. ACFCU conducted a demographic analysis of our field of membership and discovered that a large portion of Washington County/Johnson City members reside in north Johnson City. The branch will be relocated to 3101 Peoples Street, Suite 100, Johnson City.

After careful planning and consideration, the Board of Directors and the Executive Team made a decision to relocate the Johnson City Branch to a new location in a more heavily populated area. The new location will allow ACFCU to continue serving our membership as well as expand our services to new members. The branch will offer low priced mortgages, car and personal loans, business solutions, Fresh Start services, financial services, Platinum Choice VISA credit cards and free Premier Checking. Visit us at www.myacfcu.org for information about our programs and services.

The new location will open in mid-August and will allow us to continue our member friendly services. In addition, a full service ATM will be installed at the new location. The location also has convenient parking and easy accessibility.

Sincerely,



Ronald E. Scott

Ronald E. Scott
President and CEO



Kip Parks

Kip Parks
Branch Manager



ATTENTION!
The Member Communication Center will be extending the hours of service to Monday through Friday 7 a.m. to 7 p.m. The extended hours will allow us to better serve you and your needs.





BEWARE! of Phishing Scams Targeting Credit Union Members

According to an April 1st article in the Kingsport Times News (www.timesnews.net), members of a large Tennessee credit union were targeted by a sophisticated phishing scam over the Easter weekend. According to the article, scammers sent a text message to thousands claiming that the recipient's debit card was being deactivated. The message then invited the recipient to call a local number to reactivate the card. Those calling were prompted to provide their card information, which would then be used to access the recipient's account. The Times News indicated that multiple recipients

fell for the scam and were required to obtain new debit cards.

While such scams typically target the members of larger institutions, Appalachian members are certainly not immune from phishing scams. Know that Appalachian will not contact you through text message to inform you of a sensitive matter such as a debit card deactivation. So if you ever receive a text message referencing your Appalachian cards or accounts, delete it or report it to the proper authorities.

Unfortunately, phishing scams are common. But if you are aware of them, you can avoid being hooked.

New Title Insurance Agency Offers Peace of Mind for Homeowners



ACFCU is pleased to announce the opening of Appalachian Community Title Agency, LLC. ACTA provides cost-effective title insurance for our members obtaining mortgages through ACFCU. Title insurance protects you in the event that there is a problem with the title to your home. Want to learn more about the benefits of title insurance? Visit our website at www.myacfcu.org and click on "Insurance Services", or call Member Services at 800-378-3778.



Jack L. Page
Underwriter

Direct: 423.230.2619 • Cell: 276.698.4237
jpage@myactagency.com



One Call Could Save You Buckets of Money When Dealing with an Unexpected Flood.

As a homeowner or renter, you need flood insurance that protects your home and personal possessions. The cost of flood insurance is minimal when you consider the expense of repairing or replacing your home and all your possessions after a flood. Call for a free quote today. Appalachian Community Insurance Agency is here to help protect the things that you cherish.



Trish D. Terry
Agency Manager/Principal

Direct/Fax: 423-230-2620 or 423-975-2242 (ACIA) or 1-800-378-3778 ext.1263
Cell: 423-426-0587 • service@myacia.org

Did you buy your home before 2009?

Now Is The Time!

Refinance Your FHA Loan With an FHA Streamline While Rates Are at a Historic Low!

- ✓ No closing cost or points
- ✓ No appraisals required for program
- ✓ No hassle financing program
- ✓ No income verification
- ✓ No out of pocket cost
- ✓ Skip up to two payments

Hurry While Rates Are Still Low!

 
Federally insured by NCUA

FHA Streamline Refinance is a program offered by the Federal Housing Administration that helps certain FHA borrowers lower their monthly payments. Besides allowing borrowers to take advantage of historically low interest rates, the program reduces the cost on up-front FHA mortgage insurance premiums from 1 percent to .01 percent of the borrower's loan balance. The Streamline Refinance program also cuts the annual fee for these loans up to .5 percent. It is estimated that the average qualified FHA borrower who obtains an FHA Streamline Refinance will save approximately \$3,000 a year or \$250 per month. To qualify, borrowers must have a current FHA loan taken out before June 1, 2009, a minimum credit score of 640, and their FHA mortgage must be in good standing. Appalachian Community Federal Credit Union will verify that all applicants satisfy FHA Streamline qualification requirements.