



HELPING OUR MEMBERS ACHIEVE FINANCIAL SUCCESS BY PROVIDING EXCEPTIONAL PRODUCTS AND SERVICE



## Swap and Save ON YOUR AUTO, RECREATIONAL VEHICLE, OR FARM EQUIPMENT LOANS WITH APCU

At APCU, our goal is to help you save more and spend less. Through great programs like our Swap and Save Loan Program, we are able to do just that.

### HERE'S HOW:

If you bring your auto, recreational vehicle, camper, boat, or farm equipment loan from another lender to APCU, we may be able to save you money by offering you a lower financing rate. And, just for switching your loan to APCU, we will also give you \$100\*! Simply mention keyword "Swap and Save" when applying.

**APPLYING IS EASY.** Just call one of our knowledgeable Loan Sales Representatives toll-free at (800) 849-8431. Our representatives

are available 24/7 to take your application over the telephone and process your request. Be sure to ask about APCU's economical Guaranteed Auto Protection (GAP) coverage and Route 66 Extended Warranty programs. Get the protection you need at a price you can afford.

You can also apply online at [www.apcu.com](http://www.apcu.com) using APCU's Online Application Center. When submitting your application online, make sure to enter keyword "Swap and Save" in the comments section of the application.

Swap your current loan for an economical APCU loan to start saving today!

\* \$100 cash back offer only available for loan amounts \$10,000 and greater. Membership required. All loans are subject to approval of credit. Your actual rate is based upon your credit history. APCU is an Equal Opportunity Lender.

## Auto Link

Are you a DIY (do-it-yourself) kind of person when it comes to buying a new-to-you vehicle? If so, let us introduce you to Auto Link – a brand new way to shop for your next car, truck, or van. Auto Link includes an easy step-by-step checklist that ensures you will be in control during every step of the car buying process. From virtual test drives to locating and financing the right vehicle for you, Auto Link and APCU offer the resources you need to make your next search for a car, truck, or van a great experience.

To begin shopping for your next vehicle, visit [www.apcu.com](http://www.apcu.com) and hover your cursor over the "Loans" header on the home page. Under the "Consumer" subheading, click on the "Auto" tab. Scroll down to the Auto Link Service section and click the hyperlink to get started!





# Youth Month April 2018

This April, APCU, along with thousands of credit unions nationwide, will be celebrating National Credit Union Youth Month. This year's theme, "The Science of Saving," encourages our young APCU members to make saving a habit to help achieve future goals.

To get the youngster in your life involved in the Youth Month celebration, follow these simple steps:

- Be a member between the ages of 3 and 14 years old.
- Deposit \$25.00 or more into an existing APCU youth account or open a new youth membership with APCU during April 2018.

Our youth members who meet this criteria will receive an APCU Sport Pack.\* It's that easy!

At APCU, every member counts and our young members are no exception. Please join us as we celebrate Youth Month between April 1, 2018, and April 30, 2018, by helping all the members of your family, including those 14 years old and younger, become responsible super-savers at APCU. Remember, credit union membership is a gift that lasts a lifetime. For more information, please contact our Member Service Department toll-free at (800) 849-8431.

\* One APCU Sport Pack per Savings Account. Primary account owners must be between the ages of 3-14. Deposits must be received and posted to the account between April 1, 2018, and April 30, 2018.

## What is a CO-OP SHARED BRANCH?

For the convenience of our members, APCU offers 11 branch locations, a network of over 30,000 ATMs, online and mobile branch services, and access to over 5,000 CO-OP Shared Branch locations. Although most of our conveniences are well-known, you may be wondering what exactly is a CO-OP Shared Branch. The explanation is simple: The CO-OP Shared Branch Network allows members of APCU to do a range of transactions at other credit unions' branches. By participating in the CO-OP Shared Branch Network, APCU can serve members in diverse geographical locations, whether traveling or permanently relocating.

Accessing your APCU account using another credit union's facility is easy. First, locate the closest shared branch to you by visiting [www.apcu.com](http://www.apcu.com) and hovering your cursor over the Convenience tab. Next, click on the "ATM/CO-OP Shared Branch" option in the dropdown. From there, enter your location and check the box that will search for CO-OP Shared Branches.



Once you have located the nearest shared branch, you will need the following items:

- ★ Valid U.S. government-issued identification such as driver's license or passport.
- ★ Our credit union's name (Atlanta Postal Credit Union).
- ★ Your account number as it appears on your monthly statement.

Although transactions will vary by participating credit unions, APCU members can make deposits and withdrawals. Other options available can include loan payments and advances, transfers between accounts, money orders, notary services, etc. Many transactions at CO-OP Shared Branches are free as part of your APCU membership. However, we recommend you contact the branch you wish to visit to get details about transaction availability as well as any associated costs.

If you have any additional questions about CO-OP Shared Branching, please contact APCU toll-free at (800) 849-8431.



## Use Your APCU VISA Cards For Home Improvements And **EARN DOUBLE VISA REWARDS BONUS POINTS**

Before you dive into your home improvement projects, make sure you have your APCU Platinum VISA<sup>®</sup> Credit and/or APCU VISA Debit Card ready to use. Not only will you enjoy the convenience and security that accompanies your APCU VISA, but you will earn double VISA ScoreCard Rewards Bonus Points each time you use your APCU VISA for home improvement purchases and/or services.

APCU VISA Credit and Debit Cards are accepted virtually everywhere. This means no matter where you shop, your APCU VISA is the fastest and safest way to make your home improvement purchases and accumulate your double ScoreCard Rewards Bonus Points. This limited offer of awarding two (2) points for every \$1.00 spent on your APCU Platinum VISA Credit Card and two (2) points for every \$3.00 dollars spent using your APCU VISA Debit Card is valid April 1, 2018, through June 30, 2018.

You will be surprised at the merchandise and experiences available with ScoreCard Rewards Points. Fantastic

categories such as travel, electronics, gift cards, sporting goods, and many more are made even better with popular brands like Coach<sup>®</sup>, JBL<sup>®</sup>, Lego<sup>®</sup>, GoPro<sup>®</sup>, and Cuisinart<sup>®</sup>, among others.

Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) to browse all brands and categories and to register your APCU VISA card(s) for the points program.

So when you shop for products or services on your “honey-do” list, be sure to have your APCU VISA Platinum Credit Card and/or APCU VISA Debit Card handy. If you do not already have either card, contact APCU toll-free at (800) 849-8431 for more details about our cards and this special promotion. You will want to get your VISA card in plenty of time to take advantage of APCU’s Double ScoreCard Reward Bonus Points offer!

*\* The double Bonus Points promotion period runs from April 1, 2018, through June 30, 2018, for the following services and merchants: Landscaping, general, HVAC, plumbing, electrical, carpentry, roofing, siding, and/or concrete contractors; construction material such as lumber, glass, paint, vegetation, furniture, floor covering, drapery, fireplace, appliances, air conditioning repair shops, architectural, engineering, and surveying services. APCU Home Equity Lines of Credit, business, association, and organizational accounts are not eligible to participate in the VISA ScoreCard Rewards program. Balance transfers, cash advances and ATM withdrawals are not eligible for ScoreCard Reward Bonus Points.*



Join the APCU community on Facebook. Go to [www.Facebook.com](http://www.Facebook.com) and search for “AtlantaPostalCU” to find and like our page.



# Bridge **THE GAP** On Your Car Loan

You are about to complete the APCU loan process for a brand new car when your Loan Sales Representative asks you if you would like to include GAP protection. GAP protection? What is that?



GAP stands for Guaranteed Auto Protection. If your automobile is stolen or considered a complete loss due to an accident, GAP is a program that covers the difference between your vehicle's depreciated value and what you actually owe on your loan. GAP purchased from APCU is the same offered by auto dealers, but GAP from APCU costs much less. A dealer may offer GAP protection for \$800 or more, but APCU only charges \$449.00\*.

In 2017, paid GAP claims for APCU members totaled \$241,422.00! If you did not include GAP when you financed your vehicle with APCU, please call one of our Loan Sales Representatives toll-free at (800) 849-8431 to purchase the protection today.

\* GAP coverage for right hand drive vehicles is \$649.00.

## The Credit Union Movement **NEEDS YOU!**

When legislation is introduced that has a potential negative impact on the credit union industry, it is imperative that we have supportive political leaders we can count on to help fight for bills that are in favor of credit unions.

This is accomplished through monetary contributions in support of the Credit Union Political Action Committee (CUPAC) on the state level and Credit Union Legislative Action Council (CULAC) on the federal level. CUPAC/CULAC encourages non-partisan, credit union-friendly, elected officials to protect credit unions and their not-for-profit status.

Because of APCU's not-for-profit status, we are able to offer higher returns on savings, lower rates on loans, and most importantly, low or no fees. Some banks and Washington politicians are considering an overhaul of the federal tax code which could result in the taxing of credit unions.

Please help support APCU and credit unions across the nation by making a donation to CUPAC/CULAC. Complete the coupon below and mail it back to us with your CUPAC/CULAC donation. Every dollar counts.

Thank you in advance for your continued support of APCU and the national credit union movement.

### **YES, I WANT TO HELP PROTECT MY CREDIT UNION!**

Please complete and mail this coupon along with your CUPAC/CULAC donation to:  
APCU, ATTN: CUPAC/CULAC Coordinator, 400 Tradeport Blvd Ste 401, Atlanta, GA 30354.

First Name	Last Name	Member Number	
Address	City	State	Zip
Employer	Occupation	Signature	

Donation Options (please choose one):

One-time donation. Please transfer \$ \_\_\_\_\_ from APCU Account #: \_\_\_\_\_

One-time donation. Please make check payable to: APCU. Amount: \$ \_\_\_\_\_

Quarterly deduction of: \$ \_\_\_\_\_ \$ \_\_\_\_\_ per year.

Georgia's CUPAC and CULAC are the state and federal political action committees (PACs) for credit unions. Contributions to Georgia CUPAC and CULAC are not tax deductible for federal income purposes and are distributed in a 60/40 split between the two PACs. Contributions are strictly voluntary and you have the right to refuse to contribute without reprisal. Contributions from individuals outside of the solicitable class will be returned. Federal election law requires us to report the name, address, occupation, and/or name of employer for individuals who contribute \$200.00 or more in a calendar year.



## APCU MEMBERS GET EXCLUSIVE DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

\$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\*

Save up to \$15 on TurboTax federal products!

Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.

Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.

Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit [www.apcu.com](http://www.apcu.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of APCU.



\* Activation Fee: Up to \$30/line. Credit approval required. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Available for eligible credit union members and member employees (ongoing verification). Tax ID required to establish business account. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint account remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 weeks for Cash Reward to be deposited to your Credit Union account. If the Cash Reward does not appear after 8 weeks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## DIVIDEND NEWS

APCU paid a quarterly share dividend of .748% with an Annual Percentage Yield of .75% 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

Donald A. DeCinque, Chairman  
Royce L. Jackson, Secretary  
Katherine S. Brown  
David Disharoon  
Charles M. Head  
J.T. Middlebrooks  
David 'Jabo' Patterson  
Moses M. Spence  
Bud Wilkinson  
H. Preston Mulkey, Director Emeritus

### SUPERVISORY COMMITTEE

David 'Jabo' Patterson, Chairman  
Vanessa Meek  
Jimmy Peck  
Janet Spruell

### CREDIT COMMITTEE

Katherine S. Brown, Chairman  
J.T. Middlebrooks  
Tim Payne  
Roy G. Rainwater  
Betty Ranson



Federally insured by the NCUA.

Traditions is published quarterly by Atlanta Postal Credit Union. Your comments are always welcome. Please send your comments to the Marketing Dept., APCU, 400 Tradeport Blvd., Suite 401, Atlanta, GA 30354.

## BRANCH LISTING

### MAIN OFFICE

3900 Crown Road  
Atlanta, GA 30380-0001

### DECATUR BRANCH

520 W. Ponce DeLeon Avenue  
Decatur, GA 30031

### NORTH METRO BRANCH

1605 Boggs Road  
Duluth, GA 30096-4600

### NDC BRANCH

1800 James Jackson Pkwy NW  
Atlanta, GA 30369-9751

### IBEW BRANCH

501 Pulliam Street, Suite 350  
Atlanta, GA 30312-2749



### MACON BRANCH

515 Mulberry Street, Suite 100  
Macon, GA 31201-6306



### SOUTH DEKALB MALL BRANCH

2801 Candler Road, Suite 81  
Decatur, GA 30034



### HUMAN SERVICES BRANCH

101 Marietta Street (Centennial Tower),  
Suite 140  
Atlanta, GA 30303

### ASHEVILLE BRANCH

591 Brevard Road, Suite 232  
Asheville, NC 28806



### FLOYD COUNTY BRANCH

3040 Martha Berry Hwy. NE  
Rome, GA 30165



### MEMBERS ALLIANCE BRANCH

6270 Bradley Park Dr.  
Columbus, GA 31904

### HOURS OF LOBBY OPERATION

Monday - Friday • 9:00 AM - 4:30 PM  
Except for these branches:  
South DeKalb Mall 9:00 AM - 7:00 PM  
Asheville 8:30 AM - 5:00 PM  
Members Alliance 9:00 AM - 5:30 PM  
Telephone Service:  
Monday - Friday • 8:30 AM - 5:00 PM

### CONTACT US:

#### MEMBER SERVICE

#### REAL ESTATE DEPARTMENT

#### 24-HOUR LENDING CENTER

#### CARD SERVICES

(404) 768-4126 • (800) 849-8431

Web Site: [www.apcu.com](http://www.apcu.com)

General E-Mail: [Info@apcu.com](mailto:Info@apcu.com)



CO-OP Shared Branches

## HOLIDAY CLOSING DATES

Memorial Day • Monday, May 28, 2018

Independence Day • Wednesday, July 4, 2018

Labor Day • Monday, September 3, 2018

Columbus Day • Monday, October 8, 2018

Veterans' Day • Monday, November 12, 2018

Thanksgiving Day • Thursday, November 22, 2018

Thanksgiving Holiday • Friday, November 23, 2018

Christmas Eve • Monday, December 24, 2018

Christmas Day • Tuesday, December 25, 2108

## APCU STATISTICS

(as of February 28, 2018)

Assets: \$2,105,712,147

Members: 113,253

## APCU CONSUMER LOAN RATES

The information provided below is accurate as of the effective date listed. Loan rates are quoted as Annual Percentage Rates and are subject to change without notice. Additional rates and terms may be available. Rates shown are the lowest available for the listed term. All loans are subject to approval of credit. Your actual rate is based upon your credit history. APCU is an Equal Opportunity Lender. Please call us at (800) 849-8431 or (404) 768-4126 for more information.

Rates in effect as of February 26, 2018	Term Index	% Above	Annual Percentage Rate (APR)
New and Used Consumer Secured Loans (Auto, boats, recreational vehicles, motorcycles, etc.)	2010 and newer	≤ 48 months	1.99% - 14.99%
	2012 and newer	49 - 60 months	2.19% - 15.99%
	2014 and newer	61 - 84 months	2.59% - 16.99%
	2014 and newer	≥ 85 months	5.29% - 17.99%
	2009 and older	≤ 48 months	7.90% - 17.90%
Personal Loans	≤ 72 months		7.90% - 17.90%
100% Share/Certificate Secured Loans*	≤ 72 months	Index + 2.00%	

\* **Share Secured:** The APR will be the dividend rate paid on regular shares the previous quarter (Index) plus the percentage shown in the table above under the "% Above Index" column. 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 table above under the "% Above Index" column. The Certificate must either be renewed until the loan is completely paid or be rolled over into a Share account, at which point the loan will become a Share Secured loan 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 and the index. 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 loans will be disclosed on the voucher at the time the loan is closed.