

THIRD QUARTER 2017



Atlanta Postal Credit Union

A TRADITION OF SERVICE



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

TAKE YOUR APCU Platinum VISA® SHOPPING THIS HOLIDAY SEASON AND EARN DOUBLE VISA REWARDS BONUS POINTS.

Before you go out shopping for family and friends this holiday season, make sure you have your APCU Platinum VISA Credit Card ready to use. Not only will you enjoy the convenience and security that accompanies your VISA, but you will earn double VISA ScoreCard Rewards Bonus Points each time you use your APCU VISA for holiday purchases.

APCU VISA Credit Cards are accepted worldwide. That means no matter where you travel, dine, or shop, your VISA is the fastest and safest way to make your holiday purchases and accumulate your double ScoreCard Rewards Bonus Points. This limited offer of awarding two (2) points for every dollar spent during the holiday season will be valid October 1, 2017, through December 31, 2017.

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®, JBL®, Lego®, GoPro®, and Cuisinart®, among others.

Earning ScoreCard Rewards Points is easy and there are opportunities to earn more Bonus Points for shopping at locations you already use. Go to the ScoreMore section of www.scorecardrewards.com and activate offers from Walmart®, Old Navy®, Under Armour®, and others to earn more points when purchasing items with your APCU Platinum VISA Credit Card.

Again, before you shop for the naughty and nice on your list or make holiday travel plans, be sure to have your APCU VISA Platinum Credit Card handy. If you do not already have an APCU VISA Platinum Credit Card, contact an APCU Loan Service Representative toll-free at (800) 849-8431 for more information.



Be sure to hurry since this special offer expires December 31, 2017!



* 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. The double Bonus Points promotion period runs from October 1, 2017, through December 31, 2017.



A Message from Retired CEO **Donald A. DeCinque**

Chartered in 1925, Atlanta Postal Credit Union (APCU) is Georgia's oldest credit union. With assets over \$2.1 billion dollars and membership of over 112,000, we are one of the largest credit unions in the state — and in the country. APCU is an industry leader in the rates we pay to our depositors. We offer some of the best loan rates available and lower fees than most financial institutions.

My career at APCU began in 1981 as a Teller. There were just 14 employees at that time. After working in a variety of positions, I was given the opportunity to serve in a management position as the credit union's Controller in 1990. I was honored to be appointed to the role of President in 1998 and then to President and Chief Executive Officer (CEO) in 2001.

As I reflect back over my career, dramatic changes altered the entire credit union industry. Our roles as saving and lending institutions evolved into full-service financial institutions offering a complex array of services. Technical advances allowed for new service levels and greater convenience for our members. APCU has grown to over 235 employees with eleven branch locations, an Operations Center, and a Lending Center. We offer electronic and mobile services, and we seamlessly serve the financial needs of members all across the nation and throughout the world while providing our members with the best service experience possible.

Late last year I notified our Board of my intention to retire as CEO effective August 2017. After 36 years of service, it is time for my wife and me to move on into the next stage of our lives. Following my announcement, the Board elected Charles M. Head (Chuck), as President/COO and I retained the CEO position.

Having worked with Chuck for more than two decades, I know he is well qualified to take the credit union's helm. He is a graduate of Troy State University, where he received his Bachelor of Science Degree in Business Finance. Chuck joined APCU as a Loan Officer in 1989 and was promoted to Consumer Loan Manager in 2001. Chuck was named Vice President of Lending in 2002. In 2009, he was appointed Executive Vice President and Chief Operations Officer (COO).

Leaving APCU saddens me, but I can move on with complete confidence knowing the credit union has a highly qualified and dedicated leader with a great leadership team in place.



APCU's new President/CEO, Charles Head, congratulates Don DeCinque on his retirement and 36 years of exceptional service to APCU.

Even though I am no longer managing the day-to-day operations of APCU, I don't plan on being too far away. I will continue serving on the credit union's Board, and I plan to attend the conferences, conventions, and meetings of our loyal supporters on behalf of the APCU.

I want to thank everybody involved with the credit union for their loyalty and support over these many years. I am very grateful for the guidance of Mr. Moses M. Spence, Board Chairman, our Directors, volunteers, management team, our employees and, of course, our credit union members.

It has been my sincere pleasure to be associated with an institution of this strength, character, and integrity. I am honored to have been a part of the leadership team here and especially to have had the opportunity to work with you—our members. Our only mission is to help our members achieve financial success by providing exceptional products and service—because you are what makes APCU the great credit union it is today.

Thank you!



ASSISTANCE FOR NATURAL DISASTER VICTIMS

Since 1925, APCU has stood side-by-side with our members through every adversity. We are here to lend a hand as our members tackle the financial challenges they face and do what we can to assist in allowing families to prosper even in the most difficult of times. If you or a family member are a victim of a natural disaster, we want you to know we are here for you. APCU offers Disaster Relief Loans for members who have suffered losses due to natural disasters. If you are in need of assistance, please call us at (800) 849-8431. We are standing by to provide you the information regarding the qualifications and terms of a Disaster Relief Loan.

WANT TO HELP?

Postal Employees Relief Fund (PERF) - www.postalrelief.com
American Red Cross - www.redcross.org/donate/hurricane-harvey
National Credit Union Foundation - www.cuaid.coop

Managing Your Financial Health with **MEMBER WEALTH MANAGEMENT**

Planning for your financial future is a great idea no matter your age, status, or circumstances, and being proactive can save time, money, and potential frustration. It is never too soon to plan for college expenses, unexpected hardships, a sustainable retirement, or even long-term care.

To help with your financial planning, APCU is proud to introduce Member Wealth Management (MWM). Since 2007, MWM has offered full-service investment education and planning to answer questions such as:

- ★ **What kind and how much insurance do you need?**
- ★ **What investments fit your current and future lifestyle?**
- ★ **What are your unknowns regarding retirement and estate planning?**
- ★ **How do you preserve wealth for long-term sustainability?**

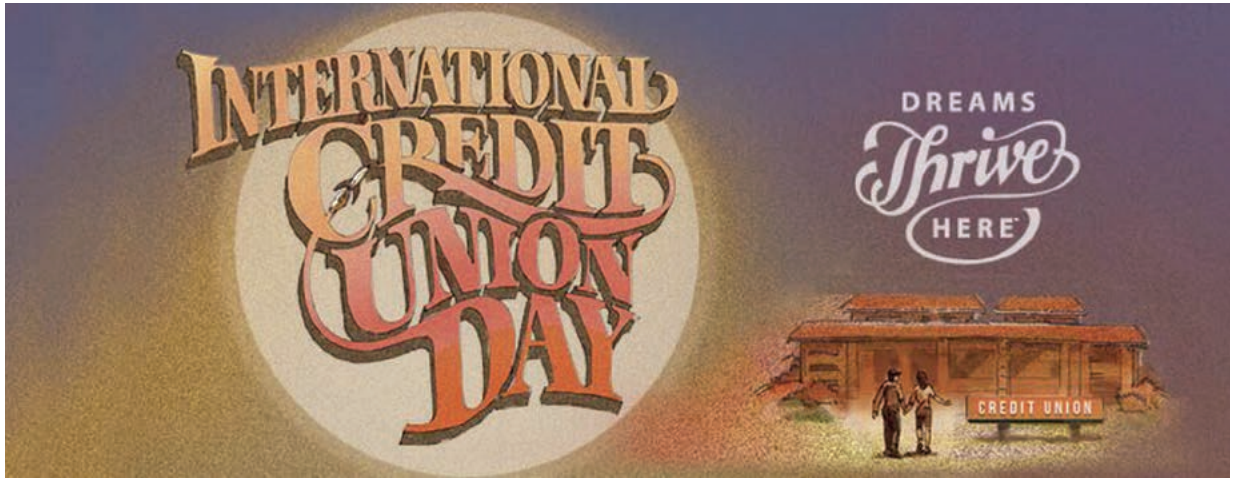
MWM takes the time to understand your needs, explain different options to you, and earn your trust before offering possible solutions. By working with a MWM Financial Services Representative, you can take meaningful, manageable steps toward developing a plan to help achieve a secure financial future. Since your financial situation is bound to change, MWM works with you over time to monitor progress and help ensure you are on track to achieving your goals.



MWM's Financial Services Representative for APCU members is Shavon Roman. Shavon and her team may be reached by email at sroman@financialguide.com or by telephone at (770) 353-0486.

Products and Services are: NOT A CREDIT UNION DEPOSIT; NOT NCUA INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE CREDIT UNION; MAY GO DOWN IN VALUE.

Securities, Investment Advisory and Financial Planning services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC: 222 Central Park Ave Suite 1100 Virginia Beach VA 23462 (757) 490-9041. Member Wealth Management and the Credit Unions are not a subsidiary or affiliate of MML Investors Services, LLC and affiliated companies. CRN201909-218274



On October 19, 2017, APCU will join with more than 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day, and the philosophy and achievements of the credit union movement.

APCU celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial

partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.

The public is welcome to stop by any of our 11 branches for snacks on ICU Day. Celebrate with APCU the worldwide movement that's made helping people its number one priority for more than 160 years.

H. Preston Mulkey Retires from **APCU'S BOARD OF DIRECTORS**

After many years of service, H. Preston Mulkey has stepped down from his role on APCU's Board of Directors. Mr. Mulkey began his volunteer service to APCU as a member of the Supervisory Committee in 1989. He was appointed to the Board of Directors in 2000 and was Supervisory Committee Chairman from 2006 to 2014. We are grateful to Mr. Mulkey for the skill and dedication he has brought to APCU. We are pleased Mr. Mulkey will continue to provide support to the Board of Directors as Director Emeritus.



2018 Calendars Arriving Soon

It is almost time for the annual APCU calendar to arrive! One calendar will be mailed to each qualified household during the last week of November 2017. Extra calendars may be available after January 1, 2018.

Please call our Member Service Department at (404) 768-4126 or toll-free at (800) 849-8431 to request an additional calendar while supplies last.





EXCLUSIVE DISCOUNTS FOR APCU MEMBERS

Love My Credit Union Rewards is all about saving and APCU members 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 learn more about other valuable discounts for APCU members, visit www.apcu.com or LoveMyCreditUnion.org.

* Activation Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. 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 req. activation at point of sale. Max 15 lines. Sprint acct 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 acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. 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 .698% with an Annual Percentage Yield of .70% for the third 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
 Charles M. Head
 J.T. Middlebrooks
 David 'Jabo' Patterson
 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 Branch 8:30 AM - 5:00 PM

Members Alliance Branch 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

General E-Mail: Info@apcu.com



CO-OP Shared Branches

HOLIDAY CLOSING DATES

Columbus Day • Monday, October 9, 2017

Veterans Day • Friday, November 10, 2017

Thanksgiving Day • Thursday, November 23, 2017

Thanksgiving Holiday • Friday, November 24, 2017

Christmas Day • Monday, December 25, 2017

New Year's Day • Monday, January 1, 2018

APCU STATISTICS

(as of August 31, 2017)

Assets: \$2,118,007,974

Members: 112,907

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 June 9, 2017	Term Index	% Above	Annual Percentage Rate (APR)
New and Used Consumer Secured Loans (Auto, boats, recreational vehicles, motorcycles, etc.)	2009 and newer	≤ 48 months	1.79% - 14.99%
	2011 and newer	49 - 60 months	2.09% - 15.99%
	2013 and newer	61 - 84 months	2.19% - 16.99%
	2013 and newer	≥ 85 months	4.99% - 17.99%
	2008 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.