

The Perks

Fall 2017



Pay \$0 in Closing Costs

when you choose an AppleTree home equity line of credit

Sometimes life happens whether it is an unexpected leaky roof, a medical bill, or a car that needs replacing. With a home equity line of credit, you have money available when you need it most, relieving the stress of these costly expenses. Plus, our home equity line of credit offers a lower interest rate than most credit cards, and that'll save you money.

With a home equity line of credit from AppleTree Credit Union, there's no annual fee and the line of credit is available to use for 10 years. The payment is 1.5% of the unpaid balance or \$75, whichever is higher. For example, if you borrow \$20,000, your payment is only \$300.

Apply for a home equity line of credit by November 1, and you'll pay \$0 in closing costs! See ATCU for a complete disclosure.

A home equity line of credit from AppleTree Credit Union provides peace of mind knowing that you have a way to pay for those unexpected expenses. Call today to learn more or to apply with one of our loan officers.

Save a Trip and Use Mobile Deposit

It can be challenging to squeeze in one more errand at the end of the day. Now AppleTree Credit Union offers Mobile Deposit--the time-saving service that allows you to make check deposits right from your smartphone wherever you are! When you are logged into the AppleTree Credit Union Mobile App on your smartphone, just follow these simple steps:

- Choose DEPOSIT CHECK.
- Choose which account the check will be deposited into and enter the amount.
- Sign the check and then include "Mobile Deposit ATCU with the current date" under your signature.
- Take a picture of the front and back of the check.
- Click CONFIRM...that's it!

Please give us a call with any questions!

Smart Option Student Loans

We've partnered with Sallie Mae® to offer you the Smart Option Student Loan. Its flexibility makes it an ideal solution for students and families who still need financing after maximizing grants, scholarships, and federal student loans.

Visit appletree.org to learn more!

Get a Better Insurance Rate

Exclusively for credit union members like you, the TruStage Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service. Get a quote today or call 855-483-2149.

TruStage® Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

Better Rates
Uncomplicated Service



1-Year Certificate | **2-Year Certificate**
1.10%APY** | **1.35%APY****

Earn 0.75%^{APY*} with our Unique Loan Rewards Savings

If you have a loan at AppleTree Credit Union, then you have experienced first-hand our exceptional rates and uncomplicated service. Get even more from your ATCU membership with our unique Loan Rewards Savings account exclusively for loan members. This is a perfect option if you're saving for your property taxes, a once-in-a-lifetime vacation, or even establishing your emergency account. Call or stop by today to get started.

*APY as of 9/1/2017 and is subject to change without notice. Fees could reduce earnings. See ATCU for a complete disclosure.

What's on Your Credit Report?

When was the last time you checked your credit report? Was it last month, last year, or never? There's an easy and FREE way to check your credit report once per year from each of the three different reporting agencies. Visit annualcreditreport.com and choose which credit report from TransUnion, Experian, or Equifax you'd like to view. By checking your credit report regularly, it will alleviate the stress if there's an error or fraud on your report. Encourage your spouse to check his or her credit report, too!

Concerned about the recent Equifax breach? Even though ATCU does not transmit loan data to Equifax, if you have loans at other financial institutions, you may be one of the 143 million customers affected. Two excellent sources on protecting your information include The Federal Trade Commission (www.consumer.ftc.gov) and The Consumer Financial Protection Bureau (www.consumerfinance.gov).

Things to Know

Our holiday office hours are:

Thursday, November 23: Closed for Thanksgiving
 Monday, December 25: Closed | Monday, January 1: Closed

Locations

WEST ALLIS
 11333 W. Greenfield Ave.
 West Allis, WI 53214
 Phone: 414.546.7800
 Fax: 414.546.7815

WAUKESHA:
 2440 N. Grandview Blvd.
 Waukesha, WI 53188
 Phone: 262.896.8800
 Fax: 262.896.8812

LOST/STOLEN FLEXCARD:
 800.236.2442
TELLEREXPRESS:
 24/7 Account Information Solution:
 414.546.7808

Rates

All rates are effective 09/16/2017 and are subject to change without notice. Please visit www.appletree.org or call 414.546.7800 for current rates and restrictions.

MONEY MARKET	RATE	APY
Up to \$1,999	0.09%	0.09%
\$2,000 - \$9,999	0.29%	0.29%
\$10,000 - \$24,999	0.31%	0.31%
\$25,000 - \$49,999	0.33%	0.33%
\$50,000+	0.459%	0.46%

CERTIFICATES	RATE	APY
IRA/Reg. - 6 mo.	0.748%	0.75%
IRA/Reg. - 1 yr.	1.10%	1.10%
IRA/Reg. - 2 yrs.	1.35%	1.35%
IRA/Reg. - 3 yrs.	1.40%	1.40%
IRA/Reg. - 5 yrs	1.45%	1.45%

**Minimum certificate deposit is \$5,000. Members ages 17 and younger may open a certificate with \$500.

LOANREWARDS SAVINGS

\$200 and more	0.75%	0.75%
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2012-2018 AUTO, TRUCKS & MOTORCYCLES

Term	APR	per \$1,000
24-66 months	2.29%	\$16.15
72 months	3.29%	\$15.33
84 months	3.99%	\$13.67

2009-2011 AUTO, TRUCK & MOTORCYCLE

Term	APR	per \$1,000
24-66 months	2.29%	\$16.15
72 months	3.29%	\$15.33

2003-2008 AUTO, TRUCK & MOTORCYCLES

Term	APR	per \$1,000
24-48 months	3.69%	\$22.45
60 months	4.69%	\$18.74

SECOND MORTGAGES

Loan Amount	APR	per \$1,000
\$10,000 - 5 Yrs.	2.999%	\$17.98
\$10,000 - 7 Yrs.	3.699%	\$13.54

Rate is 80% of the loan-to-value. 90%LTV higher. Amortized up to 15 years. Minimum loan is \$5,000.

FIRST MORTGAGES

Term	APR	per \$1,000
5-year*	2.899%	\$17.93
7-year*	3.199%	\$13.31
10-year FIXED RATE	2.999%	\$9.66

*Balloon programs available. 80% LTV. Please call the credit union for complete details.

HOME EQUITY LINE-OF-CREDIT

Prime + 0%.....	4.25% ^{APR}
80% LTV or less = Prime + 0%;	
81-90% LTV = Prime + 1%, currently	5.25% ^{APR}

Payment is 1.5% of the unpaid balance as of the last advance or \$75.

Federally Insured
by NCUA

