

The Perks

Winter 2017

APPLETREE CREDIT UNION

Coming Soon: New Chip FlexCards

On April 9, 2018, your FlexCard will be replaced with a new chip-enabled card. Chip technology provides an added layer of security and helps reduce fraud when your card is present during a transaction. When you make a purchase, using the chip feature at chip-enabled terminals, the transaction is more secure because of a unique authentication process, making the card more difficult to counterfeit or copy. The chip in your new card may help reduce certain types of fraud resulting from data breaches; however, it will not prevent all data breaches.

Whether you use the magnetic stripe or the chip to make your purchase with your new card, you can have confidence in the protection and security features we provide for all FlexCards. If you notice any suspicious activity on your account, notify us immediately by calling the number on the back of your card or by calling the credit union. Travel notices also help prevent fraud, so please let us know dates and destinations.

Other enhancements include joint members will have a unique card, and members may select your own preferred PIN. In the event that your card needs replacing, this process will be quicker and we will have more options to avoid the inconvenience of being without your FlexCard. Please watch your mail in mid-March for important information on switching to the new chip card.

Q&A with Wendell

With mortgage rates still historically low, members call daily to inquire about the benefits of refinancing their first or second mortgage with AppleTree Credit Union. Let's see what Wendell, our Chief Lending Manager with over 25 years of lending experience, has to say about these common questions.



Q: Is it too late to refinance?

A: No, because rates are still extremely low. If your rate is even ½% higher than current rates, you can either pay off your loan sooner or lower your payment, using the extra money to add to your retirement or even your emergency fund.

Protect Your Identity: Sign Up for E-statements

Sign up for E-statements now and protect yourself from identity theft. Stealing mail and bills from the trash or filling out a change of address card to divert your mail are just two of the ways thieves may try to steal your identity, according to the Federal Trade Commission.

E-statements also offer speed and convenience by eliminating paper and arriving before mailed statements do.

Go to PCEExpress at www.appletree.org now and sign up today. You'll receive an email when your statement is ready for viewing. Make sure you save your statements each month, either as a PDF or as a hard copy so you can review it anytime! The last three months are available online anytime you need a copy or want to review your transactions.

Better Rates
Uncomplicated Service



Rates

All rates are effective 12/18/2017 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	RATE	APY
\$200 and more	0.75%	0.75%

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



Q&A with Wendell (cont.)

Q: Can I refinance my first and second mortgage loan into one mortgage or get extra cash when I refinance?

A: Yes, one of the unique features of AppleTree's refinance program is that you can consolidate multiple loans or get extra cash to consolidate debt or pay for needed home repairs without an additional fee.

Q: How long does it take to refinance?

A: From applying to disbursing the loan, it can take 3-4 weeks. Give us a call before you apply, and we can set an appointment and let you know what information we'll need to process your loan.

If you have questions about refinancing, call me or any of our experienced loan officers who can calculate a payment or answer any of your questions. With rates as low as 2.999%APR*, now is a great time to benefit financially when you refinance with AppleTree Credit Union. *See ATCU for complete disclosure.

Earn 0.75%^{APY}** with our Unique LoanRewards 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 12/18/2017 and is subject to change without notice. Fees could reduce earnings. See ATCU for a complete disclosure.

Things to Know

- New Chip-Enabled FlexCards--Monday, April 9
- 82nd Annual Meeting--Thursday, February 22 at 5:45 p.m. at our West Allis office.

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