

SECOND QUARTER 2020



Atlanta Postal Credit Union



A TRADITION OF SERVICE

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

Get Ready for an Even Better APCU Card Experience!

We are excited to announce that this fall we will be updating our Debit and ATM cards to new features and a new design (Debit card shown here). Watch for more information this summer for when you'll be receiving your new card(s). Some of the new features to get excited about include:

- Contactless purchases (Tap to Pay)
- Worldwide access
- Enjoy 24/7 access to your APCU accounts
- Secure EMV technology



You can be sure that the activation process will remain simple and we will be ready to help. Stay tuned for more info regarding this exciting upgrade!

IMPORTANT: Please be sure that APCU has your most up-to-date contact information on file to avoid any delay in receiving your new card. You can update your personal information by giving us a call at **(800) 849-8431**, through our mobile app, or at **www.apcu.com**.

APCU MOBILE CHECK DEPOSIT

Convenience
at Your
Fingertips

In today's ever-busy world, making a trip to the Credit Union to deposit a check can be too time-consuming. APCU's FREE Mobile Check Deposit feature allows you to deposit checks electronically using your smartphone.* It's safe, secure and as easy as 1-2-3!

- Step 1: Download and login to APCU's Mobile Branch app
- Step 2: Select "Check Deposit"
- Step 3: Follow the step-by-step instructions

Thanks to Mobile Check Deposit, it has never been easier to keep up with your APCU accounts!

* A working Internet connection is required for use. Atlanta Postal Credit Union does not charge you a fee for using this service. However, charges from your wireless carrier or internet service provider may apply.

SKIP-A-PAYMENT

Extra Cash When You Need It Most!

Skip-a-Payment* allows you to skip payments on eligible consumer loans with the credit union to free up some extra cash when you need it most. There is a \$25 processing fee per loan and you may skip up to two times during the life of the loan, per loan (excluding back to back payments).

More details about APCU's Skip-a-Payment program are available online at www.apcu.com. Or, you can call us at (800) 849-8431 to learn more.

*Finance charges will continue to accrue. Deferring a payment will result in higher total finance charges than if you made payments as originally scheduled. This payment will extend the term of your loan. You agree to resume your regular payment schedule after the "skipped" month. Other conditions apply. Please call for further information.



COVID-19 UPDATE

Branches lobbies are open!

Come in, we're open! With clearance from state government officials, our branch lobbies are now open to the public during regular business hours. We have implemented social distancing guidelines to ensure the health and safety of you and our employees. **These guidelines can be found on apcu.com.** Please Note: The IBEW location remains closed until further notice.

We will continue to accept appointments for services such as Member Service, Loans, and Specialized Accounts should you prefer to schedule your next visit to the branch to meet with an APCU representative.

We appreciate your cooperation and understanding as we move forward with this "new normal." We are looking forward to serving you in-person again!

Protect Yourself

Remember to remain mindful of the various Coronavirus scams being attempted through text alerts, phone calls, email, and newsletters. Visit apcu.com/home/resources/blog to learn how to spot scammers.

Should you find yourself questioning any correspondence from someone claiming to be from the government or APCU, don't hesitate to give us a call at (800) 849-8431. We're here to help you keep your accounts secure.

Special Assistance

Since April, APCU is proud to have helped fund more than four million dollars' worth of payroll expenses for small businesses through the Personal Paycheck Protection (PPP) Program. When small businesses thrive, we all thrive.

We remain committed to supporting our members in times of need. Please call us at (800) 849-8431 if you have any concern for your financial well-being due to COVID-19. We are here to help you discuss your options.

Visit apcu.com to view all special offers available to you during the Coronavirus pandemic.

GET WHOLE HOME PROTECTION FOR LESS!

APCU Members can enjoy a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable home protection for every window, room and door against intruders, fires, water damage and medical emergencies. All monitored 24/7 by professionals ready to dispatch police.

- SimpliSafe covers every room, every window, every door. Every minute of the day.
- Monitoring starts at just \$14.99/mo for total protection, a fraction of traditional companies. No contract or hidden fees.



Visit lovemycreditunion.org to get your member discount and start saving today!



ANNOUNCING THE 2020 APCU SCHOLARSHIP WINNERS!

Each year, APCU hosts a scholarship competition for members who are high school seniors looking to further their education by attending a college, university or technical school.

The 2020 Youth Development Scholarship recipients are:

NOAH DAVIS
CHAPIN, SC

DANIEL NIVENS
KINGS MOUNTAIN, NC

JUSTIN GEORGE
MCDONOUGH, GA

Each of our winners will receive \$1,000.00 to be used for the purchase of school supplies, housing needs, or any other education-related purpose. We appreciate the time and thought that everyone put into their scholarship submission. Please accept our best wishes as you pursue your goal of a higher education.

Be sure to check out APCU's 2020 fourth quarter newsletter and website, www.apcu.com, for information regarding APCU's 2021 Youth Membership Development Scholarship competition.

MONEY MARKET SAVINGS ACCOUNT

A Money Market account is a savings account with the benefits of earning dividends while still having easy access to your money when you need it.

Not only do these accounts feature competitive rates, they also come with the peace of mind that your savings are federally insured up to \$250,000 per share account by the National Credit Union Administration (NCUA). Access, security and great rates – APCU's tiered Money Market accounts have it all.

Open your Money Market account today by stopping by a convenient branch location, visiting apcu.com or giving us a call at (800) 849-8431.

This credit union is federally insured by the National Credit Union Administration.





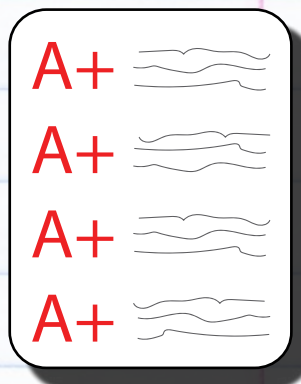
IT'S REPORT CARD BONUS TIME!

As part of APCU's Youth Program, we reward our young members (between kindergarten age and 18) with a special bonus of \$1.00, up to a maximum of \$10.00, for each "A" (or equivalent grade) they earn on their end-of-year promotion report card.

Your child's account will receive a \$1.00 credit for each "A" (or equivalent) received in core content areas of study, such as: language arts, health, mathematics, reading (English), science, and social studies.*

Learn how to get your child's Good Grades Bonus at apcu.com!

*A credit, up to a maximum of \$10.00, will be deposited to the young member's account within 30 days of APCU receiving a copy of the report card.



HOLIDAY CLOSING DATES

- Independence Day (Observed) – Friday, July 3
- Labor Day – Monday, September 7
- Columbus Day – Monday, October 12
- Veterans Day – Wednesday, November 11
- Thanksgiving Day – Thursday, November 26
- Christmas Eve – Thursday, December 24
- Christmas Day – Friday, December 25

CONTACT US

- MEMBER SERVICE
 - MORTGAGE DEPARTMENT
 - 24-HOUR LENDING CENTER
 - CARD SERVICES
- (404) 768-4126 • (800) 849-8431**
 Website: www.apcu.com
 General E-Mail: Info@apcu.com

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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.