



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

PLEASE JOIN US FOR APCU'S ANNUAL MEETING!

Atlanta Postal Credit Union's 93rd Annual Meeting will soon be here. Join us on Saturday, January 27, 2018. The meeting will convene at 2:00 PM.

This year's Annual Meeting will be held at the beautiful Atlanta Airport Marriott Gateway located just behind the Georgia International Convention Center. The address is 2020 Convention Center Concourse, Atlanta, GA 30337.

We have invited a very inspiring speaker to set the stage and kick off this year's Annual Meeting – Lt. Clebe McClary, United States Marine Corps. He is a decorated Vietnam veteran who has dedicated himself to sharing his story and faith. Lt. McClary presents his philosophy on leadership, commitment, and discipline in a motivational program that will be inspiring and appropriate for the entire family.

We invite you to come to the meeting to learn more about your credit union, reconnect with fellow members and friends, and visit with APCU employees, directors, and



*Lt. Clebe McClary
United States Marine Corps*

volunteers. As always, there will be cash door prizes for several lucky winners and mementos for all who attend.

Please join us for this very important event. If you are driving to the Annual Meeting, watch for APCU signs that will mark the way to the site of the 93rd Annual Meeting.



Interpreted
For The
Hearing-
Impaired

★ Directions ★

We look forward to seeing you there!

From downtown Atlanta & north Atlanta: I-75/85 south. Take I-85 south. Exit Camp Creek Parkway (exit #72). Follow the signs for Camp Creek Parkway. Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.

From I-285 north: I-285 south to Camp Creek Parkway (exit #2). Turn left onto Camp Creek Parkway and travel approximately 2.6 miles and through 7 traffic lights. At the 8th traffic light, turn right into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.

From I-20 west: I-20 east to I-285 south. Exit Camp Creek Parkway (exit #2). Turn left onto Camp Creek Parkway and travel approximately 2.6 miles and through 7 traffic lights. At the 8th traffic light, turn right into Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.

From I-85 south: I-85 north to Camp Creek Parkway (exit #72). Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.

From I-75 south: I-75 north to I-285 west. I-285 west to I-85 north Atlanta Airport/Atlanta (exit #61). Follow the signs to I-85 north Atlanta. I-85 north to Camp Creek Parkway (exit #72). Once on Camp Creek Parkway, at the first traffic light, turn left into the Gateway Center. The Atlanta Airport Marriott Gateway will be on your right.



LOVE MY
CREDIT UNION
REWARDS

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 too can save 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 or www.LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of APCU.

*Activation Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. 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 .748% with an Annual Percentage Yield of .75% for the fourth 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

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

Martin Luther King, Jr.'s Birthday • Monday, January 15, 2018

President's Day • Monday, February 19, 2018

Memorial Day • Monday, May 28, 2018

APCU STATISTICS

(as of November 30, 2017)

Assets: \$2,108,621,004

Members: 112,745

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 January 1, 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	1.79% - 14.99%
	2012 and newer	49 - 60 months	2.09% - 15.99%
	2014 and newer	61 - 84 months	2.19% - 16.99%
	2014 and newer	≥ 85 months	4.99% - 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.



Special VISA Platinum Credit Card Balance Transfer Offer

At APCU, our mission is to help you achieve financial success by providing exceptional products and service. One way we do that is through a special VISA Super-Saver Offer!

Here is how it works: When you transfer the

outstanding balances you owe on other credit cards and/or department store credit cards to your APCU VISA Platinum Credit Card, we will give you a special rate of just 1.99% APR on every dollar you transfer between January 1, 2018, and March 31, 2018.* You will have 12 months from the date of the balance transfer to repay the balances you transfer at this special rate.

It is easy to transfer balances to your APCU VISA Platinum Credit Card. Simply call our VISA Card Services Department toll-free at (800) 849-8431. Be sure to have your credit card statement available so you can tell us who needs paying off, the payoff amount, and where to send the payoff. We will transfer the balances to your APCU VISA Platinum Credit Card account up to your card limit and mail the payments for you. A helpful representative will assist you every step of the way.

You are welcome to transfer balances to your APCU VISA Platinum Credit Card account up to your card limit at any time, however, this Super-Saver Offer begins January 1, 2018, and ends March 31, 2018. Do not delay and contact APCU's VISA Card Services Department today! If you do not currently have an APCU VISA Platinum Credit Card and want more information, give us a call. We will be happy to provide you with all the details.

*Annual Percentage Rate. The rates on the VISA Platinum Credit Card are either 9.9% APR, 12.9% APR, 14.9% APR, or 16.9% APR depending on your credit history. These rates are current as of 1/1/2016. Rates are subject to change without notice. The 1.99% APR is only valid on balances transferred from financial institutions and/or department store credit cards between January 1, 2018, and March 31, 2018. This promotion may be extended at the sole discretion of the credit union. APCU reserves the right to decline to process any balance transfer request for any reason. APCU will not transfer a request made payable to an individual. Balance transfers from any other APCU account, Convenience Check transactions, and Home Equity VISA Line of Credit transactions are also not eligible for the special rate. The special rate does not apply to purchases with an APCU Credit Card or regular cash advances. You will have twelve (12) months from the date of the balance transfer to repay the balances transferred at the special rate. Any remaining balances outstanding after that date will revert back to your standard VISA Platinum Credit Card rate. Balance transfer transactions do not qualify for ScoreCard Rewards Bonus Points.

Expansion of APCU Online Referral Program

Do you know you can refer family members to APCU through the Online Referral Program? Are you aware that for each family member you refer who opens a new Primary Savings Account with at least \$100.00, you and that family member will each receive \$25.00?*

Information on the Online Referral Program may be found on www.apcu.com by simply clicking the referral slide on the homepage scrolling box. To view membership eligibility for family and coworkers, hover your cursor over the "About Us" tab at the top of the homepage and select "Membership" from the dropdown. If you have additional questions, please call our Member Services Department toll-free at (800) 849-8431.

*Membership eligibility and qualifications apply. Offer is limited to new memberships only. A minimum opening deposit of \$100.00 to a Primary Savings Account is required to receive \$25.00 bonus deposit. The bonus deposit of \$25.00 will be credited to the Primary Savings Account within 30 days of the new membership opening date. \$25.00 bonus deposit offer may not be combined with any other offers made by APCU. \$25.00 bonus deposit will be withdrawn if the new account is closed within 90 days. APCU reserves the right to extend or to cancel this offer at any time.





Coloring and Drawing Contest for Looney Tunes and Future Quest Club Members

It is time again for APCU's annual coloring/drawing contests for members ages 5 through 14. Each qualified entry will receive a Certificate of Participation and ten winners (one in each category) will each receive a \$25.00 deposit into his/her APCU savings account.*



To qualify, the young artist must be a primary member of the credit union with his/her own APCU account. Looney Tunes Savings Club winners will be selected by random drawing. A panel of judges will select Future Quest Club winners. All winners will be notified by letter and their artwork will be displayed in the Spring edition of our Looney Tunes and Future Quest Youth Newsletters.

For contest details, Looney Tunes Savings and Future Quest Club members can visit our website at www.apcu.com. Once on the site, hover your cursor over the "Accounts" tab at the top of the page. Next, select Looney Tunes or Future Quest from the dropdown. Finally, look for the contest link under the "Fun Features" header. Everything you will need in order to enter can be printed from there. If you live near an APCU branch, drop in and pick up the necessary forms.

The deadline for entries is February 28, 2018. Entries postmarked after this date will not be eligible to win. If you have any questions or require additional information regarding the contest, please call our Member Service Department at (800) 849-8431.

*APCU Board members, volunteers, and each of their immediate family members or individuals living in the same household, whether related or not, are not eligible to enter or win.

Attention HIGH SCHOOL SENIORS

Another school year will be over before too long and many high school seniors are preparing for the next big challenge – college. If you are a high school senior and are planning to attend a college or tech school, we encourage you to compete for one (1) of three (3) APCU Annual Youth Member Development Scholarships that will be awarded in 2018!*

APCU scholarships are awarded to high school seniors who are members of the credit union and demonstrate academic excellence and citizenship through community and school involvement. The three (3) winners will each receive \$1,000.00 that will be deposited directly into his/her APCU savings account to help offset educational expenses.

To qualify for the Annual Youth Member Development Scholarship competition, you must be a primary member of the credit union with your own APCU account. You must also have a GPA of 2.0 or better. There are other

requirements for qualification and they are listed in the scholarship packet.

Applying for the competition is easy. You can get a scholarship application packet online by visiting our website at www.apcu.com and hovering over the "Accounts" tab. From there, select "CU Succeed" from the dropdown and look for the Annual Scholarship Contest header. Everything you will need to apply may be printed from there. If you would prefer a scholarship packet mailed to you, please call our Member Service Department toll-free at (800) 849-8431.

Another option is to pick up a scholarship packet at any APCU branch.

The most important detail to remember is the completed application and supporting documents must be mailed to APCU and postmarked no later than February 28, 2018. Any applications postmarked after this date will be automatically disqualified.



*APCU Board members, volunteers, and each of their immediate family members or individuals living in the same household, whether related or not, are not eligible to enter or win.



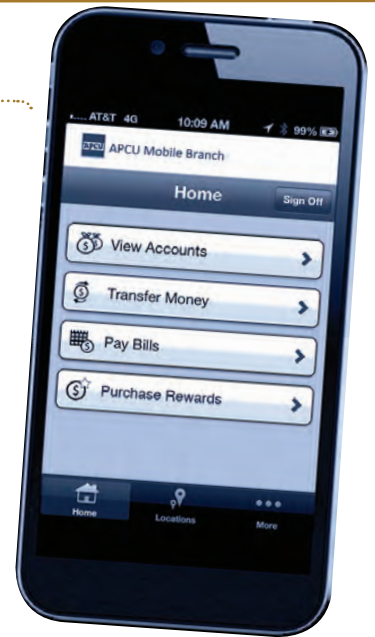
Take It **ON THE GO!**

Smartphones and tablets are great for playing games, listening to music, or watching your favorite TV shows while on the run. However, if you would like to use your wireless device for a more beneficial purpose while adding convenience and peace of mind to your life, consider APCU's Mobile Branch. APCU's Mobile Branch is safe, convenient, and always evolving to meet the needs of our members.

Your smartphone and/or tablet and a spare few seconds will help you stay vigilant against illegal account access or costly mistakes. The ability to check APCU balances, transactions, and scheduled payments 24-hours-a-day will help catch problems brought about by either hackers or faulty budgeting before they turn into big issues.

APCU's Mobile Branch will not replace traditional face-to-face interaction but does offer a great addition to the quality services already offered by APCU. Some conveniences offered through APCU's Mobile Branch include Mobile Check Deposit and Bill Pay. Mobile

Check Deposit allows you to deposit checks electronically anywhere, anytime using your smartphone or tablet. Bill Pay makes paying bills such as utilities and loans quick and easy. And, all that is available from your pocket or purse!



APCU's Mobile Branch service and app are both free and getting started is easy. Depending on your device, simply visit Apple's App Store, Android's Google Play, or Amazon for Kindle Fire and search "APCU" to locate the app. Once downloaded, log in and begin the journey to a more convenient way of managing your APCU finances.* If you have questions, please call our eServices Department at (404) 768-4126 or toll-free at (800) 849-8431.

*Third party internet service provider fees may apply.

Three Nominees **BID FOR BOARD ELECTION**

The following credit union members have submitted letters, in compliance with the Bylaws of Atlanta Postal Credit Union, stating their intentions to seek reelection to the Board of Directors:

- David Disharoon** seeks reelection to Position #1
- Katherine S. Brown** seeks reelection to Position #2
- Donald A. DeCinque** seeks reelection to Position #3



APCU Calendar **REMINDERS**

2018 APCU calendars were recently mailed. Please contact our Member Service Department by calling (800) 849-8431 or emailing info@apcu.com to request an additional 2018 calendar while supplies last.

If you would like to be included on the 2019 APCU calendar mailing list, please remember to complete the order form attached to the front of the 2018 calendar.

The deadline to return the completed order form is March 30, 2018.

