

# Audubon Federal Credit Union

1429 Breckenridge Street  
Owensboro, Kentucky 42303

January 2018

# Audubon Angle

A quarterly publication for the members of Audubon Federal Credit Union.

## Get Your Finances In Shape With Debt Consolidation

Does it seem like you keep making payments but your debt never gets any smaller? Let AFCU help you break free from debt with a Debt Consolidation Loan!

An AFCU Debt Consolidation Loan can help you:

- Combine high interest credit cards and other bills into a single payment
- Lower your interest rates
- Save money (potentially thousands of dollars)
- Get out of debt in a fixed period of time

Even if your credit history has been less than perfect, we may still be able to help. At AFCU, we know there's more to your personal story than just numbers.

Talk with Jessica or Sherry about your situation and we'll let you know what your options are. Even if we're not able to give you a Debt Consolidation Loan right away, we'll help you develop a plan to get you qualified in the near future!

### See How Much You Can Save

If the scenario below reminds you of the bills you're facing, come talk to us! Consolidating with AFCU could help you save over \$10,000 and be out of debt in 5 years:

Creditor	Balance Owed	Minimum Payment	Payoff	Interest Rate	Total Interest Paid
Department Store Credit Card	\$347.32	\$12.00	9 yrs	24.50%APR*	\$405.68
Overdraft Line Of Credit	\$439.34	\$13.00	11 yrs	21.15%APR*	\$490.06
Major Credit Card 1	\$6,713.34	\$143.32	10 yrs	22.99%APR*	\$10,483.06
<b>Total of above</b>	<b>\$7,500</b>	<b>\$162.94</b>	<b>11 yrs</b>		<b>\$11,378.80</b>
<b>AFCU</b>	<b>\$7,500</b>	<b>\$154.78</b>	<b>5 yrs</b>	<b>8.75%APR*</b>	<b>\$1,786.74</b>

\*Annual Percentage Rate. Effective January 1, 2018. Subject to credit approval. Rates are based upon applicant's creditworthiness and are subject to change at any time without advance notice. Other rates and terms are available.

**Special CD Rate**  
**Limited Time Only**  
**New Money Only**

**1.50 APR\* 1.51 APY\***  
**12 month term**

\*Annual Percentage Rate. Annual Percentage Yield. Effective December 13, 2017. Limited time only. Please call us or visit our website for terms and additional rates.

# Save The Date For The 62nd Annual Meeting - April 24

If you've never been to our Annual Meeting, come join us and see what your missing. Bring the family! Dinner is catered by Old Hickory at 6:30pm with a short business meeting afterwards. You'll enjoy a gift waiting for you at your table, and after the meeting prizes are drawn. Do you feel lucky? Call or stop by to make your reservations

## Enter To Win \$100 Cash!

Mail or bring this form to the Credit Union by Fri., April 20, 2018. You need not be present at the Annual Meeting to win.

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

## Get Your Direct Deposit Tax Refund Faster

The 2017 tax filing deadline is April 15, 2018. Don't forget to elect to receive your refund via Direct Deposit. Simply choose to have the refund deposited into your AFCU Savings or Checking. Then include your account number and Audubon's routing and transit number 283980015 on your tax form.

## Save Money With Turbo Tax

Start TurboTax® for FREE today! Visit our website at [www.audubonfcu.net](http://www.audubonfcu.net) to get started and click on the "love my credit union rewards" icon.

## Education Scholarships Available

AFCU is happy once again to offer The Lambert Cecil Scholarship and this year the Charles Maglinger Scholarship to currently enrolled and incoming fall 2018 college students who are member/owners.

Give us a call or stop by for an application. **Deadline is March 16, 2018.**

## Three Great Ways Membership Pays With Sprint®

It's Sprint's best Credit Union Member Cash Rewards offer ever! Looking for a great plan and a little extra cash? Audubon FCU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50 cash reward** for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a **\$50 loyalty cash reward every year** for **every line**.
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*. You can also enjoy a great price for fully featured Unlimited.

### Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

**Get all the BENefits of credit union membership. Sign up today!**

LEGAL: FPO \*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

## Did You Know...

That when you're not prepared for an emergency, we are. Will you be ready if your washer or some other appliance stops working? Or maybe your auto needs new tires and with winter here it just can't be put off any longer... Audubon can finance that for you with an AFCU Home Equity Line of Credit or Home Equity Loan. No matter how small or large your emergency, we are here for you.

**Be sure to stop by our office on Monday, January 8. The first person to say "Murphy's Appliances" will win \$25.00!**

## Holiday Closings

**Martin Luther King, Jr. Day**  
**Monday, January 15**

**Presidents' Day**  
**Monday, February 19**

# Audubon

## FEDERAL CREDIT UNION

[www.audubonfcu.net](http://www.audubonfcu.net)  
(270) 685-3487  
(270) 685-5158 FAX

### Hours

Monday - Thursday  
Drive Thru 8:30am - 4:30pm  
Lobby 9:00am - 4:30pm

Friday  
Drive Thru 8:30am - 5:30pm  
Lobby 9:00am - 5:30pm

