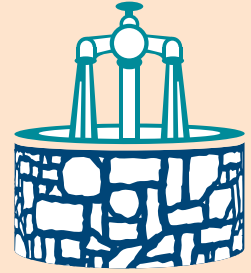


Artesian City Federal Credit Union *Member Share*



SUNNY DAYS ARE AHEAD!

Summer is fast approaching which means plenty of sunny days are ahead. Are you ready to soak up the rays in a new boat, or feel the sunshine as you cruise the highway on a new motorcycle? You can do that and more with our low rate boat, motorcycle, watercraft and RV loan*!

We offer:

- **Competitive rates**
- **Convenient terms**
- **New or used models**
- **Refinancing on loans from other lenders**
- **And much more!**

Prepare now for the sunny days ahead! Call **229-436-0869** or visit **artesianfcu.org** to apply today!

*All loans subject to credit approval.

Overdue for a new car?

Whether your car is running on its last wheel, or you're just ready for something new, we've got the auto loan* that can put you in a new set of wheels this spring! We offer competitive rates and flexible terms sure to help you get the vehicle you seek.

- **Up to 115% financing**
- **Rates as low as 2.25% APR****
- **No payment for 45 days*****
- **Terms from 24 to 84 months**
- **Quick & easy approval process**

Come by the credit union or visit us online at **artesianfcu.org** to get pre-approved so you can shop with ease and get into a new driver's seat in no time!

*All loans subject to credit approval.

**Annual Percentage Rate.

***45-day deferred payment option for qualified borrowers. Interest accrues immediately.



Check out our checking!

Have you checked out our checking accounts lately? We offer accounts to fit almost any need. And with a range of free benefits and accessibility options, you're sure to save money when you switch!

Our checking account options include:

- **No monthly service fees**
- **No per check charge**
- **No minimum balance**
- **Free VISA® debit card**
- **Overdraft protection with savings**
- **Free direct deposit**
- **No-surcharge ATM access**

Switch your checking account to Artesian City Federal Credit Union today. For more information, call **229-436-0869** or visit **artesianfcu.org**.



Tips for Buying a New Home

If you're shopping for a new home in 2017, read through the following tips before you start!

- 1. Understand how much home you can afford.** According to Bankrate.com, you don't want to spend more than 28% of your gross income on your mortgage. Decide how much down payment you can offer (typically 20%) and then include all recurring bills, lingering debt and other responsibilities in your home budget. Check out our website for a mortgage calculator to help.
- 2. Get your credit in order. Pull a credit report to ensure** all accounts listed under your name belong to you and the balances are accurate. Pay off any debt you can ahead of getting your loan and hold off on opening or closing credit cards or making big purchases until you complete the purchase.
- 3. Get pre-approved.** You'll want to talk to a credit union mortgage rep to gain guidance on the home-buying process and get pre-approved for your loan. A rep can help you calculate the upfront and monthly expenses and recommend the right mortgage option for your situation.
- 4. Do your homework to know what kind of home you want:** As you're shopping, consider school districts, crime statistics, homeowner association fees, taxes, insurance expenses and more. You might hire an agent to help you look as they can help with the many questions that arise throughout the search and in the negotiation process when it's time to make an offer.
- 5. Get a home inspection.** Once you've decided on a home and agreed upon a purchase price, schedule a home inspection before you close. A certified inspector can evaluate the structural condition of a home from the foundation, roof, basement and electrical to the heating, cooling and plumbing systems.
- 6. Prepare to close.** Following the remedy of any repairs and a final walk-through, you can prepare to close on your new home. During the closing process, be ready to sign many papers. Read all of the fine print so you fully understand what you're signing.



Looking for an easier way to pay for the next holiday season? Sign up for a Christmas Club Account now!

A Christmas Club account keeps your funds separate from your other savings, enabling you to save all year long via payroll deduction. So if you open an account now, you'll have the money you need later this year when the holiday shopping season starts!

To open your account today, call **229-436-0869** or visit **www.artesianfcu.org**.



Has Your Contact Information Changed?

Please help us keep your credit union records current. If you have had a change to any of your contact information such as address, email address, home phone number or cell number, please let us know. If your address has changed and the credit union has not been notified, your ATM or DEBIT CARD will be DEACTIVATED AUTOMATICALLY. For more information, contact us at (229) 436-0869.



Artesian City
Federal Credit Union

100 Flint Avenue
Albany, Georgia 31701

P.O. Box 428
Albany, Georgia 31702

(229) 436-0869
Audio Response: (229) 436-9161
Fax: (229) 888-3828
E-mail: Services@artesianfcu.org

HOURS OF OPERATION

Mon., Tues., Thurs. 8:30 a.m. - 4:30 p.m.
Wed. 8:30 a.m. - 1:00 p.m.
Fri. 8:30 - 5:00 pm

STAFF

Ted Simpson, PRESIDENT
(EXT. 4312)
Matthew Lawson, VP OF OPERATIONS
(EXT. 4314)
Eric Hall, MEMBER SERVICES / LENDER
(EXT. 4311)
Shanise Williams, TELLER
(EXT. 4310)
Cory Peek, MEMBER SERVICES / LENDER
(EXT. 4315)

CREDIT UNION SERVICES

Savings Accounts
Christmas Club Accounts
Share Certificates
Share Draft Accounts
Visa® Debit Cards
Online Home Banking
Payroll Deduction
Direct Deposit
ATM Access
ATM Terminal
Home Equity Loans
Lines of Credit
Auto Loans
Boat Loans
Recreational Vehicle Loans
Personal Loans
Tax Advantage Loans
Loan Counseling
Loan Insurance
Life Savings Insurance
Notary Public Service
Audio Teller

TO REPORT A LOST OR STOLEN VISA DEBIT CARD

Inside the U.S. (800) 472-3272
Outside the U.S. (973) 656-2345

Holiday Closings

Memorial Day	May 29, 2017
Independence Day	July 4, 2017

Federally insured by NCUA

