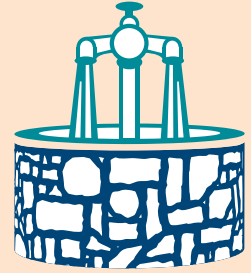


Artesian City Federal Credit Union Member Share



SPRING IN THE AIR, BREEZE IN YOUR HAIR!

Spring is here and one way you can fully experience the feeling of a cool breeze whipping through your hair is to make that dream car a reality. Whether a full convertible or more practical ride with a moon roof, we can make your hair flow through the air with a spring car loan*!

Our wind-whipping auto loans offer:

- Rates as low as **3.25% APR****
- Repayment terms up to **84 months**
- Easy online application process
- Pre-approvals so you know how much car you can afford

Call **229-436-0869** or visit **WWW.ARTESIANFCU.ORG** to apply for your wind-whipping auto loan today!

*All loans subject to credit approval. Terms, conditions and membership requirements apply. | **Annual Percentage Rate.



Put this year's holiday shopping in the bag with a Holiday Club Account!

A Holiday Club account keeps your funds separate from your other savings, enabling you to save easily all year long via payroll deduction. Open an account today and you'll have all the funds you need next year to get your shopping out of the way and in the bag! Call **229-436-0869** or visit **WWW.ARTESIANFCU.ORG** to get started.



Tips to paying off your credit card debt

According to a recent study on U.S. households conducted by NerdWallet, credit card balances carried from month to month reached \$420.22 billion by late 2018, a 5% increase from the previous year. If you're carrying more credit card debt than you'd like, follow these tips to seek relief.



- 1. Tackle high interest first** - Pay at least the minimum on all your cards to avoid penalties and fees, but really focus on paying down the high interest card first. Then move to the next highest.
- 2. 0% Balance Transfer** - Shop your credit union for a balance transfer program. Many offer 0% APR* on balance transfers and no interest on the debt for a specific time period.
- 3. Debt Consolidation** - Consolidate your existing debt into an unsecured personal loan from the credit union, repayable in 3-7 years and often at a much lower interest rate than your credit card.

For more information, talk to your credit union. There are many resources at your fingertips that can help better your financial situation!

April is Youth Savings Month!

April is Youth Savings Month and we want to help your kids own their financial future! Studies show financial account experience at an early age can shape a young person's habits for life. Early financial literacy can:

- **Teach financial responsibility** - A savings account gives kids some control over their money and encourages them to save rather than spend.
- **Make saving a habit** - Teaching kids the 10% rule early will help them save and put money back even when they have bills to pay.
- **Teach debt management** - A savings account can teach kids to save for items they need and hopefully keep them out of debt when they're older.
- **Start a conversation** - Talk to your kids about the importance of saving and how you're saving money for retirement, their college, etc.



Open your child's first savings account at the credit union and put them on a path to owning their financial future!

Check please!

Shopping for a checking account that truly fits your needs? Look at ours!

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

Don't spend any more than you have to paying high checking account fees elsewhere. Visit WWW.ARTESIANFCU.ORG to open a checking account today!

Do more than dip your toe this summer... Up your game with a new level of water adventure!

Fishing boat, ski boat, jet ski, pontoon or yacht...Whether you like to hit the ocean waves fast or cruise the lake at sunset, we've got your ticket to all the watersports you can handle this summer.

- Watercraft loans* for boats, jet skis and more
- Rates as low as 5.25% APR**
- Fixed monthly payments
- Easy repayment terms

Up your water adventure game this summer. Call **229-436-0869** or visit WWW.ARTESIANFCU.ORG to get your watercraft loan started today!

*All loans subject to credit approval. Terms, conditions and membership requirements apply. | **Annual Percentage Rate.



Like us on Facebook to find money savings tips, links to informative articles, updates on special promotions and more!



Federally insured
by NCUA



Artesian City
Federal Credit Union

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Albany, Georgia 31701

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Albany, Georgia 31702

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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

Matthew Lawson, PRESIDENT
(EXT. 4314)
Eric Hall, MEMBER SERVICES / LENDER
(EXT. 4311)
Shanise Williams, TELLER / RE-ORDER CHECKS
(EXT. 4310)
Cory Peek, MEMBER SERVICES / LENDER
(EXT. 4315)
Jennifer Jones, TELLER (EXT. 4318)
Cara Parejko, TELLER (EXT. 4318)

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

HOLIDAY CLOSINGS

Memorial Day – Monday, May 27, 2019
Independence Day – Thursday, July 4, 2019

We now offer
**MONEY MARKET
ACCOUNTS!**

Ask us for details today!!!