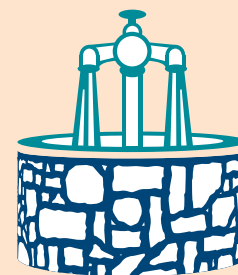


Artesian City Federal Credit Union Member Share



A HOLIDAY LOAN FIT FOR SANTA!

Our holiday loans* are so competitive, even Santa likes to borrow from us! We know the holiday season can be expensive. That's why we've created this special holiday loan to help you worry less about the money, and enjoy more of the holiday season. If you apply for a loan between September 5 and December 15, 2017 you can enjoy:

- Rates as low as **8.00% APR****
- **12 months to pay it back**

Even Santa needs a little help to get through the holidays. Get your help today by visiting www.artesianfcu.org or calling **229-436-0869** to apply for your holiday loan.

*All loans subject to credit approval. Offer valid September 5, 2017 through December 15, 2017. Rates may vary based on credit score.

**Annual Percentage Rate.



Dear Valued Member,

We at Artesian City Federal Credit Union would like to announce the departure of our dear friend and long-time President, Mr. Ted Simpson. Ted has served the credit union faithfully and diligently for over 26 years and leaves behind a legacy of service and high character. We thank him for his commitment and leadership and wish him the best!

Sincerely,
Matthew B. Lawson
President
Artesian City FCU

SCORE BIG THIS FALL WITH OUR AUTO LOANS!

This season you can score BIG at Artesian City FCU because we have the fall auto loans* everyone is cheering for! With rates as low as **2.0% APR**** and terms up to **84 months**, this deal is hard to beat.

Plus, you can get pre-approved for the loan before you shop, so you'll know how much car you can afford and you'll be one step closer to getting behind the wheel.

For more information or to get pre-approved today, call **229-436-0869** or visit www.artesianfcu.org!

*All loans subject to credit approval.

**Annual Percentage Rate.



Put next year's holiday shopping in the bag with a Christmas Club Account!

A Christmas 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 learn more and get started.

For those members who have a Christmas Club Account in effect this year, we will transfer your funds into your Savings account on November 1, 2017 and the money will be available to you on that day. Happy shopping!



Tips to staying on budget this holiday season

- **Set a spending limit** – Calculate how much money you can easily find in your budget to spend this season and limit the need for creating new debt.
- **Make a gift list** – Make an extensive list of all family members, friends, teachers and more that you need to purchase gifts for so you can accurately define your budget, then set a specific amount you want to spend for each category of recipients.
- **Shop the deals** – Pay close attention to sales ads and take advantage of big sale days such as Black Friday and Cyber Monday.
- **Get creative** – Homemade gifts are often the most meaningful. Search online for creative DIY gift ideas for teachers and more.
- **Watch spending** – As you shop, keep a budget sheet and your list on your phone so you can track your progress and limit overspending. You might also stick to cash only to avoid overspending.
- **Pay wisely** – Try to pay cash for all purchases so you can avoid running up large credit card bills. If you need to use a card, choose one with the lowest interest rate.
- **Set deadlines for new debt** – If you do produce debt over the holidays, manage it wisely by setting a deadline in the New Year to pay it off.
- **Start saving earlier next year** – In January, open a Christmas Club Account with us. This will let you easily set aside money each pay period throughout the year so you'll be ready to shop more efficiently next season.

Out of gift ideas? Give the gift everyone wants!

Gift cards are always a top holiday choice.

Tired of stressing over finding the perfect gift for everyone on your list each holiday season? Give yourself a break and make your shopping experience easier. Pick up a VISA® gift card for each recipient on your list next time you're at the credit union!

- Available in amounts from \$10 - \$1,000
- Safer than cash
- Accepted almost anywhere

Give your friends and loved ones the gift everyone wants. Purchase your VISA® gift cards today at the nearest branch office.



Attention Members!

If you have **FRIENDS, FAMILY or CO-WORKERS** who live, worship, work or attend school in Dougherty, Lee or Worth Counties, they are **NOW ELIGIBLE** to become members of Artesian City FCU and take advantage of our checking, savings and loan benefits!

Tell them about us today! Ask us for DETAILS!



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

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 Hooks, 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
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

Columbus Day: Monday, October 9
Veterans Day (Observed): Friday, November 10
Thanksgiving: Thursday – Friday, November 23 & 24
Christmas: Monday, December 25
New Year's Day: Monday, January 1

We now offer
MONEY MARKET
ACCOUNTS!

Ask us for details today!!!



Federally insured
by NCUA