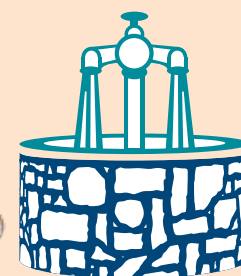


# Artesian City Federal Credit Union Member Share



## HOLIDAY DOUGH FOR A SMART COOKIE LIKE YOU!

Could you use some extra dough for the holidays? Apply for a holiday loan\* today so you can fill those holiday stockings with ease. We offer loan amounts up to **\$1,500.00** at rates as low as **8.00% APR\*\***

Hurry because Christmas will be here before you know it and this is a limited time offer. Apply for your extra dough today by visiting [www.artesianfcu.org](http://www.artesianfcu.org) or calling **229-436-0869**

\*All loans subject to credit approval. Offer valid September 5, 2018 through December 14, 2018. Rates may vary based on credit score.

\*\*Annual Percentage Rate.

## TAKE THE HASSLE OUT OF HOLIDAY SHOPPING!

VISA® gift cards are the perfect holiday presents for your friends and family. They allow your loved ones to shop at their leisure and pick out exactly what they want, and allow you to avoid the traffic, crowds and long lines that come with holiday shopping...which leaves more time for you to enjoy the season!

### VISA® gift cards are:

- Available in amounts from \$10.00 to \$1,000
- Safer than cash
- Accepted almost anywhere

Take the hassle out of holiday shopping...visit the credit union today to pick up your VISA® gift cards!



## SEE THE LEAVES CHANGE FROM THE COMFORT OF YOUR NEW RIDE THIS FALL!

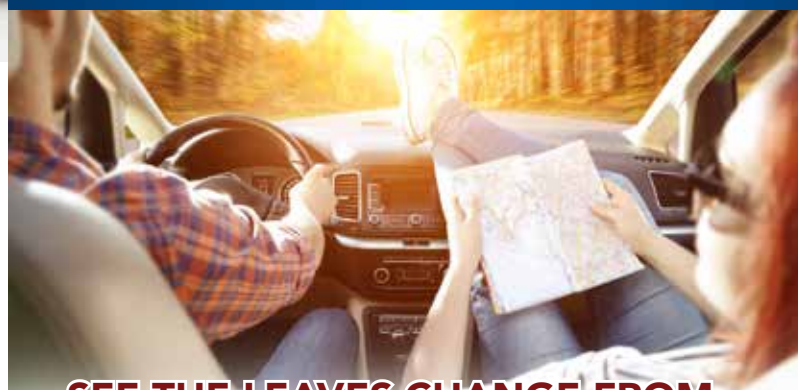
Love to travel to see the leaves change colors? Why not give yourself a fresh perspective this fall and take that trip in a new ride? We're currently offering auto loan\* rates as low as **2.50% APR\*\*** and repayment terms up to **84 months!**

But you better act now because these rates (and the leaves) won't last long! And make sure to visit us before you shop so you can get pre-approved for your loan and make your shopping experience that much easier:

Get started now! Visit [www.artesianfcu.org](http://www.artesianfcu.org) to apply.

\*All loans subject to credit approval.

\*\*Annual Percentage Rate.





## JINGLE ALL THE WAY THROUGH THE NEXT HOLIDAY SEASON.

### Open a Holiday Club Account today!

Want to deck your halls and finish your shopping stress-free next year? Open a holiday club account and save a little from each paycheck all through 2019 via payroll deduction. Then by the time the next shopping season rolls around, you can jingle all the way to the registers and finish your shopping early. To get started today, call **229-436-0869** or visit **www.artesianfcu.org**.

**Members with a 2018 Holiday Club Account in effect can expect funds to be transferred into your account on November 1, 2018. Happy Holidays!**



## AVOID EXCESSIVE HOLIDAY DEBT THIS SEASON WITH THESE 5 QUICK TIPS!

1. Set a holiday gift budget that you can easily afford, and then stick to it by tracking your spending as you buy.
2. Make a list of all gift recipients and allot your budget to each accordingly.
3. Plan the way you'll pay – cash or credit. If cash, start setting aside savings for your spending now. If credit, make a repayment plan to avoid carrying unnecessary debt into next year.
4. Get creative and give meaningful gifts instead of pricey ones.
5. If you need a new source of funds for the holidays, consider a seasonal job or suspending certain luxuries for a couple of months such as subscription services, dining out, weekend activities, etc.

## CHECK PLEASE!

Shopping for a checking account that truly first your needs? Look no further. We have the checking account you'll be screaming for!

**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 those high checking account fees elsewhere. Say "Check please!" to open your checking account today! Visit **www.artesianfcu.org** for more information.



## 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](mailto: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 8  
Veterans Day (Observed): Monday, November 12  
Thanksgiving: Thursday – Friday, November 22 & 23  
Christmas: Tuesday, December 25  
New Year's Day: Tuesday, January 1

We now offer  
**MONEY MARKET  
ACCOUNTS!**  
Ask us for details today!!!



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



Federally insured  
by NCUA