

Altonized Community Federal  
Credit Union

Member News

**September  
2016**

Holiday Loan Special

(October - November - December 2016)

It's Never Too Early to Start Christmas Shopping!!  
Beginning October 1, Altonized will be offering our Holiday Loans!

The Holiday Loan is available to those who qualify\* and is:

Up to \$2,400.00

For 12 Months

At 6% or 12% APR\*\*



Call the Loan Department for details  
(618) 466-3884 or (800) 421-4759

\*Approval is based on Credit Worthiness & Ability to Repay (TDR)

\*\*Rates are based on Credit Score. APR = Annual Percentage Rate

VISA Rewards Program

Altonized proudly offers a VISA Rewards Program on our VISA Credit Card.  
Take care of your Christmas list and earn points at the same time!!

Holiday Skip-A-Pay

(November or December 2016)

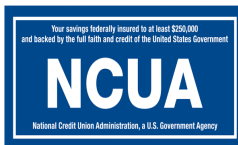
You can find extra holiday cash when you skip either your  
November or December Loan Payments!

Altonized will again be offering our Skip-A-Pay Promotion this holiday season.  
Simply sign up at the office or online, pay the processing fee of \$50 (\$75 for Home  
Equity loans) and Enjoy!

Contact the Credit Union for details!

Did You Know:

- Illinois License Renewal stickers are available here.
- Altonized does NOT charge monthly account fees
- We have a VISA Rewards Program!



4435 North Alby St.  
P.O. Box 246  
Alton, IL 62002  
618.466.3884  
www.altonizedfcu.org



### Holiday Reminder

Altonized Community Federal Credit Union will be CLOSED for the following Holidays:

- Oct. 10 - Columbus Day
- Nov. 11 - Veteran's Day
- Nov. 24 - Thanksgiving Day
- Nov. 25 - Day After Thanksgiving

### Check Hold Policy

The Credit Union has the right to hold any check that is presented to us for deposit or cashing. Check holds are determined at the time of check presentment and are determined by a variable of reasons. Please be aware that any large dollar amount check, low numbered check or any personal check for example may possibly have a hold placed on it.

Any new account is also subject to holds. This not only protects the Credit Union but the member as well. This policy unfortunately will be adhered to more strictly due to the amount of returned checks in today's society.

### Special Holiday Hours

Altonized will be open from 8:30am – Noon on Christmas Eve & New Year's Eve.



### Christmas Clubs

It's never too early to start saving for Christmas!

Start your 2017 Christmas Club today and be ready for next Christmas.

Christmas Club season for the following year starts Oct. 1 and any funds deposited will be held until the following October when a check is mailed to you.

### VISA GIFT CARDS

If you are searching for that perfect gift, then search no more. We have VISA Gift Cards - perfect for any occasion.

There is a \$2 charge per card.

### Altonized Community Federal Credit Union Annual Privacy Notice

We collect nonpublic personal information about you from the following sources:

-Information we receive from you on applications or other forms, Information about your transactions with us, affiliates and others, and Information we receive from a consumer reporting agency.

We restrict access to nonpublic personal information about you to those employees & officials who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal info.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to terminate your membership with the Credit Union, we will not share information we have collected about you except as permitted by law.