

Allied Plastics Federal Credit Union

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Money Messenger



A Partridge in a Pear Tree

Okay, so maybe your idea of a Christmas gift is not what the Twelve Days of Christmas has to offer. However, if you have an idea of that perfect gift for that extra special someone, **Allied Plastics Federal Credit Union** wants to help make your 2021 Christmas the best ever!

Beginning **October 1, 2021** through **January 20, 2022**, we will be accepting applications for Christmas Loans. This loan is payable in **12 months** for a maximum amount of **\$4,000.00**, and rates start as low as **6.50%* APR**. (* Rate is based on credit score). Get those shopping lists ready!

Annual Meeting

Due to continued restrictions pertaining to COVID-19, the **Allied Plastics Federal Credit Union** Annual Meeting will be held virtually.

We will be streaming live via Facebook on Tuesday, November 16, 2021 at 5:00 p.m.

Cash prize tickets will be drawn during the meeting.

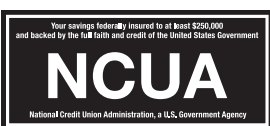
Between November 1, 2021 - Friday, November 12, 2021, call the credit at 225-775-1082 to receive your ticket number.

No emails or mailed in requests will be accepted.

Winning ticket numbers will be announced. No names will be disclosed on social media.

Winners will be notified by phone.

Per your request, if you would like to receive an Annual Report prior to the meeting, a copy will be sent to you by email or postal service.



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Credit Union Holiday Schedule

2021 Holiday Schedule

<u>Columbus Day</u>	- Monday, October 11th
<u>Veterans Day</u>	- Thursday, November 11th
<u>Thanksgiving</u>	
Close at 11:00 a.m.	- Wednesday, November 24th
Closed all day	- Thursday, November 25th
Closed all day	- Friday, November 26th
<u>Christmas</u>	
Close at 11:00 a.m.	- Wednesday, December 22nd
Closed all day	- Thursday, December 23rd
Closed all day	- Friday, December 24th
<u>New Year's Eve</u>	- Friday, December 31st

2022 Holiday Schedule

<u>MLK Day</u>	- Monday, January 17th
<u>President's Day</u>	- Monday, February 21st
<u>Good Friday</u>	- Friday, April 15 15th
<u>Memorial Day</u>	- Monday, May 30th
<u>Independence Day</u>	- Monday, July 4th
<u>Labor Day</u>	- Monday, September 5th
<u>Columbus Day</u>	- Monday, October 10th
<u>Veterans Day</u>	- Friday, November 11th
<u>Thanksgiving</u>	
Close at 11:00 a.m.	- Wednesday, November 23rd
Closed all day	- Thursday, November 24th
Closed all day	- Friday, November 25th
<u>Christmas</u>	
Close at 11:00 a.m.	- Thursday, December 22nd
Closed all day	- Friday, December 23rd
Closed all day	- Monday, December 26th

They say it's your Birthday!

Listed below are the monthly Birthday Winners. Each winner receives a deposit of \$25.00 into their credit union account.

June	- Allyson Doyle
July	- Madilyn David
August	- Sophia Miller
September	- Lillian Dwyer



All children who are members of the credit union and under the age of 18, will be placed in a drawing during the month in which they were born.

Jingle Bells

Jingle bells, jingle bells, jingle all the way! You'll have them singing to the roof top if their name is drawn in our annual Children's Christmas drawing. Make this an extra special holiday for your child. Beginning **Monday, November 1st** through **Tuesday, December 7th**, entry forms will be at the credit union for registering your child.

Your child **must be a member** of the credit union and **not older than 17** to register and win. Please fill out only **one entry per child**, duplicate entries will be disqualified. The drawing for the Children's Christmas will be held on **Wednesday, December 8th**. You do not have to be present to win. Winners will be notified by phone or mail.



Deals on Wheels!



Thinking about some new wheels? When you pre-approve your loan with us, you can by-pass haggling at the dealership, and simply tell them you have already made your deal!

Sure the dealer will try to convince you that their rates are the best, and sometimes they do have specials. However, in most cases we can either meet or beat their rates (current rates are found on our website: www.apfcu.net). Also, by arranging your payments to be automatically deducted from your paycheck or electronic transfer from another financial institution, you will qualify for a .50% discount off of your rate. If you have direct deposit of your paycheck at the credit union, you will qualify for a 1.00% discount off of your rate.

Submit your application, and upon approval your discounted percentage will be determined. If you've already made your purchase, you may be eligible for re-financing (certain restrictions apply) at our low loan rates.

Don't forget to inquire about our GAP (Guaranteed Asset Protection) coverage and our Mechanical Repair Coverage (Extended Warranties). These two usually cost less with us than what most dealers charge, with the same coverage.

Call us today at (225) 775-1082 or stop by the credit union office and let us help you get behind that wheel of a deal!

Your options are limitless!

Are you on the other side of town and simply can't make it to the credit union office? Out of town and forgot to get money or make a deposit? CO-OP Shared Branching is the convenient service designed just for you! Make withdrawals, deposits, loan payments (no VISA credit card payments) and transfers on your **Allied Plastics Federal Credit Union** account at any one of the participating credit union locations that display the CO-OP Shared Branch sign. You will need to know your account number and have a current picture ID. To find a location near you, visit our website at www.apfcu.net and click on the Co-op Shared Branching icon, or you can go directly to the Co-op website by entering, www.co-opsharebranch.org. Enter the zip code where you are located, and the application will bring up branches close to you.

We are leasing space from GP of Louisiana Federal Credit Union in Zachary. The physical address is: 1700 E. Mt. Pleasant Rd., Zachary, LA. Our phone number (225-775-1082) and office hours (7:30 a.m. - 3:00 p.m.) have remained the same. You can transact your business in the lobby or drive-thru window. There is also a night depository for you to use after hours. Plus, a no cost ATM is available for you at this location.

Coming soon! Remote Deposit Capture is in the final stages of testing, and we will announce on our website when this service becomes available.

Holiday Skip - a - Payment

Allied Plastics Federal Credit Union invites all our valued members to take advantage of skipping a payment on one or all of your existing loans (*See exclusions below) This offer is only good for one of these months: November 2021 or December 2021 or January 2022. Simply complete the form below today and send it in and we'll take care of the rest!

We must receive your request at least five (5) business days prior to the due date on the loan. All loans in your name (primary maker or co-maker must be current and at least ninety (90) days in existence.

The maximum number of skip-a-payments allowed on any loan contract is six (6). All requests over that limit will be denied.

For a processing fee of \$30.00 per loan, you can be free of loan payments for a full month. The fee will be deducted from your credit union share account, credit union checking account, or remit funds along with this request.

1. I would like to skip my loan payment for the month of (check only one)
_____ November _____ December _____ January

2. List which loans you wish to skip (\$30.00 processing fee per loan)

3. Method of fee payment (check only one)
_____ C.U. Share Account _____ C.U. Checking Account _____ Funds Attached

4. Mail this request to the following address: P. O. Box 827, Zachary, LA 7079, or you can drop this request off at the following address: 1700 E. Mt. Pleasant Rd., Zachary, LA 70791

*** Real estate loans, line of credit loans, Education loans, Vacation Loans, Christmas Loans, One Payment loans and VISA credit cards are excluded from this offer.**

Member Name _____ Phone Number _____
(Please Print)

Member Signature _____

Joint Signature, if necessary _____

By signing the above request you have authorized Allied Plastics Federal Credit Union to extend your final payment by one month. The interest on your loan will continue to accrue during the month you choose to skip. Any payments made through payroll deduction or automatic transfer will remain in the account in which payment is normally allocated. The \$30.00 processing fee per loan will be deducted from the account type that you have selected. Requests will be reviewed for approval through established lending practices. All denied requests will receive notification.