

Allied Plastics Federal Credit Union

P. O. Box 827, Zachary, LA 70791 Phone: (225) 775-1082 Fax: (225) 775-1151 Website Address: www.apfcu.net Summer 2022, Volume 20, Issue 1

Money Messenger

New Wheels are in your future!

The new models will soon hit the showroom floors, and we are here to help you finance your new ride! With our competitive rates and fast and friendly service, there's no need to go anywhere else.

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). Arrange your payments to be automatically deducted from your paycheck or account, and receive a .50% discount off of your rate. Do you have your checking account and direct deposit at the credit union? Receive an additional .50% off of your rate for a total discount of 1.00%.

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, we offer GAP (Guaranteed Asset Protection) coverage. This low-cost insurance could potentially help in the event of a total loss, when your insurance settlement is less than your loan balance. GAP coverage with us costs less in most cases than what dealers offer, and it usually is the same coverage. Check with us first.

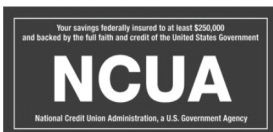
We also offer Mechanical Repair Coverage (Extended Warranty) on vehicles. Choose from deductibles ranging from \$0 to \$250 (not every deductible is available on all plans or terms), and either the Silver, Gold, or Platinum plan. We can give you a quote using the VIN so that you can compare our cost to the dealer's cost.

Call us today at (225) 775-1082 or stop by the credit union office for more information.

inside this issue.....

Have you used our newest services?, Birthday Winners
Annual Meeting, It's Vacation Time!
VISA, Stay Connected Anywhere at Anytime

Page 2
Page 3
Page 4



Credit Union Holiday Schedule

The credit union will be closed for the remaining 2022 holidays:

Holiday Schedule

Labor Day - Monday, September 5th

Columbus Day - Monday, October 10th

Veterans Day - Friday, November 11th

Thanksgiving

Close at 11:00 a.m. - Wednesday, November 23rd

Closed all day - Thursday, November 24th

Closed all day - Friday, November 25th

Christmas

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 Share Deposit of \$25.00 into their account.

January - Mia Whittington

February - Krison Graham

March - Allie Authement

April - Denham Ellsworth

May - Eric Simpson

June - Olivia Wilson



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

Have you used our newest services?

Need to make that loan payment or a deposit in a hurry? One of our newest services offers that flexibility right on Home Banking. You can either use a debit card or enter your bank routing number and account number to set either a one time or a re-occurring transaction through this application. This service comes with a \$4.95 per transaction fee that is added to the transaction amount. You will receive an email confirmation upon completion.

Don't want to write another check to pay your monthly bills? Set your bills up in Home Banking under the Bill Pay tab, it's just that simple! The security of this service is that you don't have to supply your account information for them to automatically debit your account. Plus, this service is free!

Call the credit union at (225) 775-1082 or stop by for more information.

Annual Meeting

The **Allied Plastics Federal Credit Union** Annual Meeting will be held virtual.
We will be streaming live via Facebook on Tuesday, August 16, 2022 at 5:00 p.m.

Cash prize tickets will be drawn during the meeting.

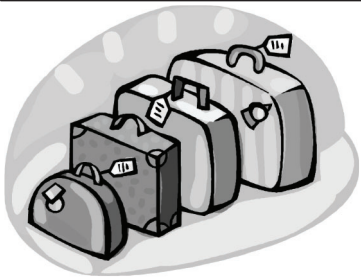
Beginning Monday, August 1, 2022 through Friday, August 12, 2022,
call the credit at 225-775-1082 to receive your ticket number.

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.



It's Vacation Time!

It's not too late to start thinking about how you are going to spend your vacation time. Whether it's a trip to the beach, exploring the majestic mountains, or a leisurely cruise, **Allied Plastics Federal Credit Union** is now offering their ever popular vacation loans year round. This loan offers a great rate as low as **7.25%* APY** for a **12 month term**, with a maximum amount of **\$4,000.00**.

Don't forget, your **Allied Plastics Federal Credit Union VISA Credit Card and Debit Card**** make great traveling companions.

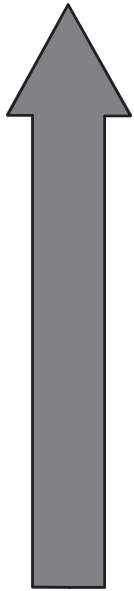
If your travels take you outside of the country, it is best to make us aware of the time frame. We will place a notice of travel on your VISA Credit Card; which should then alleviate any interruption in your usage.

Call us today to get your vacation plans started!

* Rate is based on your Credit Score

**Debit Cards are restricted from International Travel

VISA



Is your credit card interest rate rising at an alarming speed? Does your card have a variable rate based on current market prices? Maybe it's time you change over to an **Allied Plastics Federal Credit Union Visa Credit Card**.

Our Visa Credit Card interest rates start as low as **7.75%* APR**. Credit limits range between **\$1,000.00*** and **\$12,500.00***.

Just think, more buying power at an affordable rate! Call us at (225) 775-1082 or stop by for an application today.

Stay Connected Anywhere at Anytime!



Join the hundreds that are using secure and user friendly **Allied Plastics Federal Credit Union's Home Banking**. Check balances, view transaction history, transfer funds to a loan (VISA credit card payments included), transfer funds from one share type account to another, request a check be mailed to your home (checks requested are mailed the next business day to the address that we have on file).

Can we interest you in **Allied Plastics Federal Credit Union's Mobile Banking**? This is a great service for the be anywhere, access anytime, on the go person! Download the free app on any mobile device through the Play Store. Enter either [apfcu](#) or [alliedplasticsfcu](#) and you are well on your way to managing your credit union account right at your fingertips. You need to be enrolled in Home Banking before this service is available.

Don't have time to make it to our office? We are part of CO-OP Shared Branching! You can 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. Enjoy the freedom of conducting your credit union business wherever you are at thousands of locations nationwide. To find a location near you, visit www.co-opsharedbranching.org.

Get connected today, call (225) 775-1082 or come by the credit union for more information on these great services!