

Allied Plastics Federal Credit Union

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Money Messenger

New Wheels in your Future?

Thinking about some new wheels? When you pre-approve your loan with us, simply tell the dealership that 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). Recently, we have seen an increase in dealerships adding on extra/exorbitant fees, be very diligent in reviewing the buyer's agreement. If you're thinking about purchasing GAP Insurance or an Extended Warranty, check with us first, we can in most cases beat the dealers cost, and we will be happy to provide you with a quote.

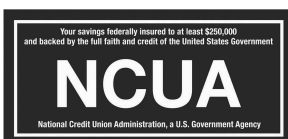
By arranging your payments to be automatically deducted from your paycheck or electronic transfer from another financial institution, you will qualify for a .50% discount off of your rate. If you have direct deposit of your paycheck at the credit union, you will qualify for a 1.00% discount off of your 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. Call us today at (225) 775-1082 or stop by the credit union office and let us help get you in your future wheels!



Branches Galore!

Are you on the other side of town, or simply can't make it to the credit union office before we close? Now you can save time with CO-OP Shared Branching. 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 shown above. You will need to know your account number and have a current picture ID.

Enjoy the freedom of conducting your credit union business wherever you are, at hundreds of locations nationwide. To find a location near you, visit www.co-opsharedbranching.org or call the credit union at (225) 775-1082.



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Annual Meeting

Due to continued restrictions pertaining to COVID-19, **Allied Plastics Federal Credit Union's** Annual Meeting was held on Tuesday November 16, 2021 virtual via Facebook. Following is a list of the winners.

Adult Winners

George Prestidge	\$300.00
Dylan Granger	\$275.00
Delyn Lockhart	\$250.00
April Banks	\$200.00
Ronnie Moulard	\$200.00
Bill Davis	\$150.00
Brian Hayes	\$150.00
Cindy Ward	\$150.00
Hazel Annison	\$150.00
Nancy Eichelberger	\$150.00
Gary Lee	\$150.00
Jarrold Granger	\$100.00
Kaleb Ward	\$100.00
Lisa Callahan	\$100.00
Daryl Anderson	\$100.00
Ashlyn Ward	\$100.00
Larry Harding	\$ 75.00
Helen Steele	\$ 75.00
Geoff Spangler	\$ 75.00
Joseph Banks	\$ 75.00

Tracy Tatman	\$ 75.00
Connor Rushing	\$ 75.00
Garnet Rogillio	\$ 75.00
Claire Ford	\$ 75.00

Kid's Zone Winners

Abrielle Steele	\$ 50.00
Waylon Callahan	\$ 40.00
Carson Dupont	\$ 40.00
Jamison Guillory	\$ 35.00
Berkley Kitchens	\$ 35.00
Aiden Robillard	\$ 30.00
Charlotte Mitchell	\$ 30.00
Wyatt Turner	\$ 25.00

Life Lessons in a Fortune Cookie

You are filled with life's most precious treasure....hope!

Conscience is a man's compass.

A little courtesy will go a long way.

Even a small gift could mean so much to someone today.

At 20 years of age the will reigns, at 30 the wit, at 40 the judgment.

Benefit by doing things that others give up on.

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.

October - Alexis Hilliard
November - Jansen Guillory
December - Beau Breaux



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.



Children's Christmas

Christmas is such a fun and happy time for kids....and **Allied Plastics Federal Credit Union** made it extra special for six of our young members. The Children's Christmas drawing was held on Wednesday, December 8th. The following winners received a Christmas bag filled with toys, games and other surprises.

Jameson Svoren - Grandson of Scott Mankins
Ashlynn Eaves - Daughter of Madison Callahan
Ladarius Briggs - Grandson of Larry Briggs Sr.
Ainsley Steele - Daughter of Lori Steele
Judah Williams - Son of Mark Williams
Mariah Smith - Daughter of Christina Turner

Congratulations to all of the winners,
and we hope you enjoy your goodies!

Get prepared for Christmas 2022

Open a Christmas Club account so you will have that extra cash that you need for your Christmas shopping. Here are a few examples of how fast your account will grow:

\$ 25.00 per month = \$ 300.00*
\$200.00 per month = \$2,400.00*
\$ 50.00 per month = \$ 600.00*
\$300.00 per month = \$3,600.00*
\$100.00 per month = \$1,200.00*
\$400.00 per month = \$4,800.00*

During the first week in October, the balance is transferred to your regular share account. All withdrawals made prior to the balance transfer in October will be assessed a \$5.00 per withdrawal fee. *These figures are based on a 12 month depositing period and do not include dividends paid to the account.

Mobile Banking at your Service!

Access your credit union account information right at your fingertips instantly. You must first go to our website (apfcu.net) and create a Home/Mobile Banking account.

You can then download the app by searching for Allied Plastics FCU in your app store.

Click on the Home Banking icon at the credit union's home page, sign in with your personal credentials and view your account history, transfer funds, request a check, or sign up for e-statements.

It's just that simple, and it's FREE!

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.