

CHRISTMAS CLUB DISBURSEMENTS



Believe it or not the holiday season is right around the corner and soon it will be time to disburse

the funds in the holiday club accounts. All holiday club funds will be transferred into your share (savings) accounts on Thursday, November 4, 2004. If you want the funds in your draft (checking) account or a check cut and mailed to you, you can access your account online and move those funds yourself or use our audio response system to transfer the funds or cut yourself a check.

OCTOBER IS INTERNATIONAL CREDIT UNION MONTH

Come by and visit us on October 20th between the hours of 11:00 a.m. and 6:00 p.m. at the Nanuet Mall located in Nanuet, NY as Academic Federal Credit Union along with Palisades Federal Credit Union, Northeast Alliance Federal Credit Union and other local credit unions celebrate International Credit Union Month.

There will be free DNA Kits for parents, as well as candy and free giveaways for all!!! We look forward to seeing you there.

KEEP YOUR CREDIT IN GOOD STANDING, remember to use payroll deduction to pay your loans and Visa Card with Academic Federal Credit Union. It guarantees your loans will be paid on time, it's seamless, painless and lets you focus on the precious things in life.

RATEWATCH

SAVINGS AND CHECKING

ACCOUNT TYPE	APR*	APY*
Shares	1.75%	1.76%
Club/IRA share Accounts	1.75	1.76

IRA CD RATES

TERMS	APR*	APY*
12 months	2.00%	2.02%
36 months	2.25	2.27
60 months	2.50	2.52

SHORT-TERM CD RATES

TERMS	APR*	APY*
1-year	2.00%	2.02%

CURRENT LOAN RATES

Share Secured Loans	APR*
Fully Secured	.3% above savings rate
Partially Secured	.5% above savings rate
Debt Consolidation	12.0%
Home Equity Lines-of-Credit	At prime
Line-of-Credit	13.0%
Signature	12.4%
VISA Classic	12.4%
VISA Gold	9.4%
VISA Platinum	7.9%

NEW RATES FOR CAR LOANS

New and Used Vehicles and Lease Buy-outs:
up to 110% of the purchase price

TERM	VARIABLE RATE	FIXED RATE
1-6 Years	prime + .50	1% over variable rate

*APR=Annual Percentage Rate. *APY=Annual Percentage Yield.



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ABANDONED PROPERTY

Time is running out on activating your dormant account. Early November all accounts that have been inactive for 5 years or more will be sent to NY State as abandoned property. Don't let this happen to you, deposit or withdraw a dollar today!