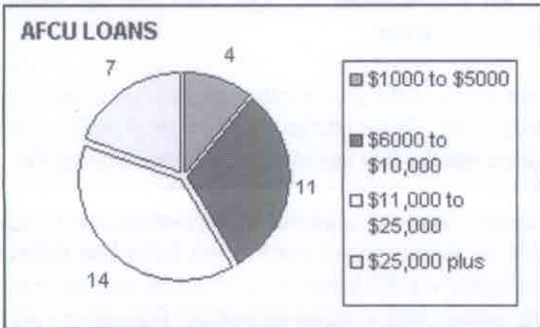


# SURVEY RESULTS

More survey results from the members who participated in our Summer Money Matters Survey.

247 members responded to the survey.

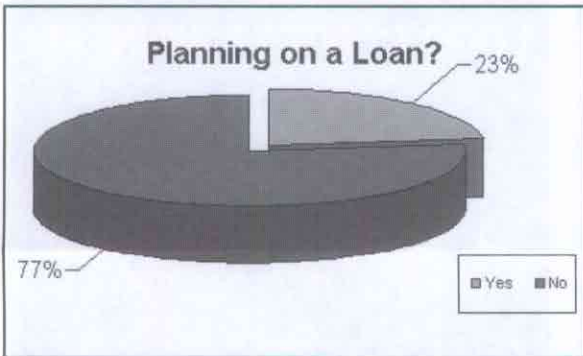
	Number	Percentage
<b>1. Loans taken in last 3 years</b>	<b>36</b>	
\$1000 to \$5000	4	11%
\$6000 to \$10,000	11	31%
\$11,000 to \$25,000	14	39%
\$25,000 plus	7	19%



**2. Have NOT taken loan in last 3 years**      **149**      **60%**

**3. Plan to take loan in near future**      **143**

	Yes	No	Percentage
Yes	33		23%
No		110	77%



## Academic FCU Online Application

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_

Soc Sec # \_\_\_\_/\_\_\_\_/\_\_\_\_ Mothers Maiden Name \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Work Phone (\_\_\_\_) \_\_\_\_\_ Home Phone (\_\_\_\_) \_\_\_\_\_

E-Mail Address \_\_\_\_\_

AFCU Account Number \_\_\_\_\_

### Authorization:

You desire to have access to AcademicFCU Online, and authorize the credit union and any third party acting on our behalf, to serve as your agent in processing payments and/or transfers to and from targeted accounts pursuant to our payments and/or transfer instruction, and you authorize the Credit Union to post such payment and/or transfer to your designated account(s). You understand that the Credit Union may not make certain payments and/or transfers if sufficient funds are not available in your designated account. This authorization is in force until revoked by you or the Credit Union in writing and is subject to AcademicFCU Online Terms and Conditions.

Submitting this application is your indication that you have read and agree to the AcademicFCU Online Terms and Conditions at <https://www.virtualbranchservices.com/eBank/afcu/>.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Account Owner

Joint Owner

# 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
<b>Debt Consolidation</b>	12.0%
<b>Line-of-Credit</b>	13.0%
<b>Signature</b>	12.4%
<b>VISA Classic</b>	12.4%
<b>VISA Gold</b>	9.4%
<b>VISA Platinum</b>	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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