

MONEY MATTERS

MANAGER'S MESSAGE SPRING 2004

ONLINE BANKING

In January of 2004, Academic Federal Credit Union announced its newest products – Home Banking and Electronic Bill Pay. As of the end of March, we have had 175 members sign up for this new **FREE** service. The feedback we have gotten has been so positive and so many members have told us their stories that we would like to take this opportunity to share a few of them with you.

"Having E-Banking with AFCU has made my life much easier, and given me the power to bank when I want to. I love IT!!!"
- Howard T. Iglal

"I love it!! AFCU Home Banking is one of the simplest computer programs to use. It's fast, efficient and accessible 24/7."
- Deb August

"The money I save in checks and stamps makes AFCU's home banking the most cost effective and efficient program I have ever used."
- Susie Cabanas-Diaz

Home Banking – check your balances, transfer money between accounts, see what checks have cleared, view copies of the checks, send us feedback, etc.

Electronic Bill Pay – pay your bills (set up accounts for recurring payments) and transfer funds to other credit union members.

This FREE service is user friendly, easy to learn and accessible at anytime day or night. To sign up just go to the Academic Federal Credit Union Website, www.AcademicFCU.org, on the home page you will see the words "Electronic Services", put your mouse on it and click and it will bring you to the home banking link – click on the link and you are ready to sign up – just click on the button called 'Application' – print it out – fill it out and send it to us for your personalized PIN number and you are ready to start.

COMING SOON

Academic Federal Credit Union will be offering SHARE SECURED VISA CARDS. These cards will help your college age children build their own credit, at a low interest rate, and teach them the responsibilities of handling their finances.

To access the Electronic Bill Pay option, go to the Academic Federal Credit Union Website, www.AcademicFCU.org, on the home page you will see the words "Electronic Services", put your mouse on it and click and it will bring you to the electronic bill pay link – click on the link and you are ready to sign up – just click on the button called Enroll – once you have enrolled, the system will send you an email that you are ready to start using the program – it's just that simple.



DON'T BE FOOLED BY THE LURE OF THE 0% CAR LOANS

ONLY 7% of those who apply for the 0% financing actually get it and here's why: Those offers are only available to people with AAA credit, and if their credit is NOT perfect, it is likely the dealer will charge the customer a much higher rate. Before committing to anything, check with your credit union for the best rates available.