

A & S Federal Credit Union's

Platform

Vol. 8, No. 3

Visit us online at www.asfederal.org

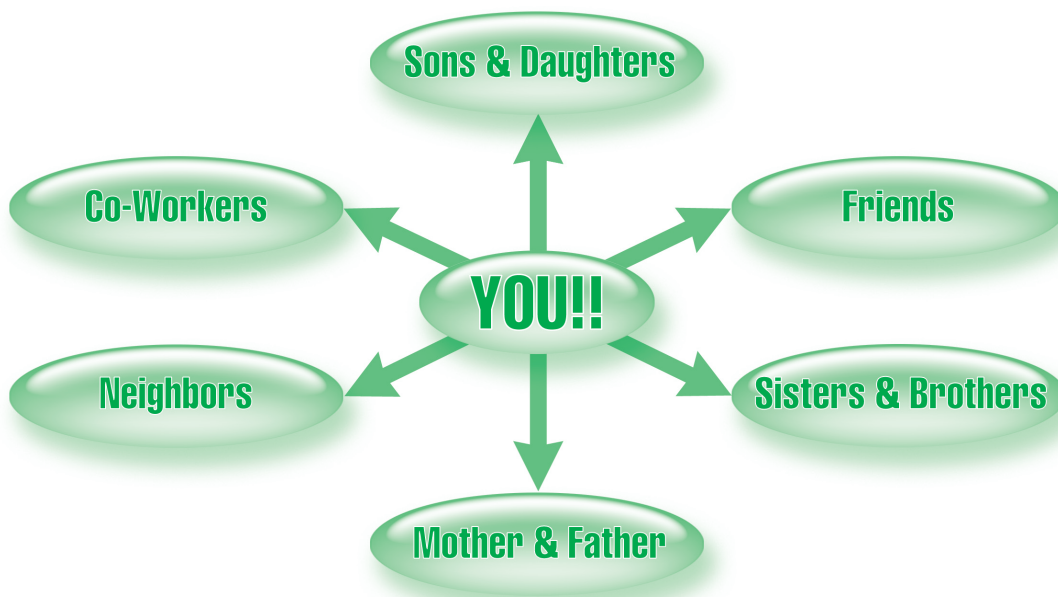
July, 2016

Help Us Keep Growing! Did You Know the A & S Federal Credit Union is a Community Based Credit Union??

We can provide great financial services to anyone that lives, works, worships or attends school in Beaver County!!

Services Like:

- FREE Checking Accounts
- FREE Online and Mobile Banking
- Home Equity Rates as low as 2.49% APR
- New Car Rates as low as 1.99% APR
- Used Car Rates as low as 2.99% APR
- Share Secured Rates as low as 1.25% APR
- Unsecured Rates as low as 3.99% APR



So tell your family, your friends and your neighbors to stop, call or visit our website at www.asfederal.org to join today!!

Want 24/7 Access To Your Account?

Then you need to sign up for online banking!! And once you have online banking you can then download the app for mobile access too!! Take advantage of being able to access your account any time day or night! You can also pay bills, apply for a loan, access your VISA credit card account, order checks and so much more. Visit our website to take a look for yourself and then stop in or call the office for applications.

Turn Your Home's Equity Into CA\$H

Improving your home is a smart idea. Whether you re-decorate or repaint, build an addition, fix the roof, install a new furnace or air conditioner, or just take care of needed repairs...you're making your home a better place to live while adding to its value.



Financing with us is smart, too. We have home equity loans to help make you make your home look new and revitalized. Our home equity loans have no points and no closing costs, just a minimal filing fee. And right now we are offering a special rate of 2.49% APR for a three year term. (Other terms at great rates are also available.)

If you are looking for the cash to do any home improvements, look to your home and the A & S Federal Credit Union. Your home may hold the equity to make your dreams come true. We have the ability to turn that equity into CA\$H! Stop in or call for more information.

Important Notices

Two important notices to all members:

- 1.) Coming in mid-September we will be upgrading our Bill Payment site for our online banking. It will have an all new look and will offer our members an easier, faster and more convenient way to pay bills. The Bill Payment site will be down for 24 to 48 hours for this conversion. Watch for this exciting change!!
- 2.) Effective with any new loan after June 1, 2016 members will now incur a late payment fee. The fee will be \$15.00 when the loan payment is 15 days or more late.



Open 24 Hours A Day
365 Days A Year
www.asfederal.org

Holiday Closings

The A&S Federal Credit Union will be closed to observe the following holidays:

Monday - July 4th - Independence Day

Monday - September 5th - Labor Day

* * * NOTE TO MEMBERS * * *

The A&S Federal Credit Union now follows the Federal Reserve holiday closings. Please consult your newsletters, our website or contact the credit union for holiday closings.

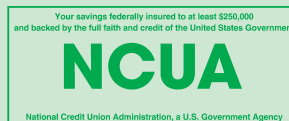
Assets as of May 31, 2016

Shares	\$16,383,413.88
Loans	\$8,036,148.02
Assets	\$27,099,700.39
Total Membership	2650

This newsletter published quarterly by
A & S Federal Credit Union
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OFFICE HOURS:
Monday, Tuesday, Thursday, Friday
9:00 A.M. - 4:30 P.M.
Wednesday 9:00 A.M. - 6:30 P.M.
Online at www.asfederal.org



This credit union insured by NCUA, (National Credit Union Administration).