PARTNERS Today & Tomorrow

1st Quarter

CAR BUYING MADE EASY

You could save thousands off MSRP with the Car Buying Service.
Our members have seen an average savings of $3,078 off MSRP.*
Plus, you have unlimited access to free Price Reports.

Discover the advantage of the Car Buying Service:

Member Savings
Guaranteed Savings off MSRP** on new cars and dealer-guaranteed prices on used cars.

Upfront Dealer Pricing
See pricing information before you go to the dealership.

Expedited Service
Avoid unnecessary back and forth, saving you time.

Rates as low as **1.99%** APR*

See how much you could save at www.apfcu.com.

Questions?
Call 336-349-2729 or 336-855-3553.

*Between 7/1/13 and 9/30/13, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was $3,078, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. TrueCar does not sell or lease motor vehicles.

**Guaranteed Savings and upfront dealer pricing information not available in all states. In these states, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in-stock at the Certified Dealer.

MESSAGE from our President

It gives me great pleasure to inform you of the state of your credit union for 2013. We finished the year with slightly less in assets, and less in loans, but a good loan-to-share ratio and an increase in net worth. All these areas demonstrate a strong, well-managed credit union with safety and soundness at the top of our mission, especially as it relates to our slow economic recovery as a nation.

The main thing that caused us concern in 2013 was the increase of cyber-attacks and data breaches in 2013. Breaches such as the recent ones with Target, Michaels, and several other merchants require a closer relationship with our members in order to combat and cope with fraud on your behalf. The Target breach affected 1 in 3 Americans, because merchants do not maintain the same level of data security that credit unions and other card issuers are required to maintain. The most frustrating to us is the lack of merchant accountability, which leaves vulnerable the very heart of member relationships we work so hard to build. Until merchants are required to protect you, please remember to keep us informed of your current contact information at all times. Please know that we work diligently to protect your account information. We encourage you to do the same by taking these extra precautions:

- Monitor your debit and credit card transactions
- Report any questionable transactions to us immediately
- NEVER provide personal or financial information to anyone over the phone or by email
- Remember, APFCU will NEVER call to ask for your account or card number, expiration date, or PIN.

Please know that we do not take your loyalty for granted. We consider each of you to be our strongest asset and the reason we are here. It truly makes our day when you come through our doors…thank you for allowing us to serve you.

Sincerely,

Dorinda M. Edwards
President/CEO

PICTURED LEFT TO RIGHT:
Stephanie Chism,
Howard Coble,
Dorinda Edwards

Seizing opportunities to be heard!

Congressman Howard Coble has been a huge advocate for credit unions during his career in Washington, DC. At the conclusion of this election year, Coble will not seek another term on Capitol Hill. He has always been so gracious to support us regarding member business lending and credit unions keeping their tax exempt status. Congressman Coble has served North Carolina well, and we hope his predecessor will follow in his footsteps as a voice for credit unions in DC.

Recently circulating on the world wide web were the "Top 8 Hottest Bachelors in Congress." Our very own Congressman Howard Coble was voted #1, and APFCU's small town girls were front and center with the Hottest Bachelor in Congress. Coble always said that credit unions were his sweetheart!

Shred Day at APFCU April 12, 2014

Reidsville Main Office: 9:00 – 10:30 am **Greensboro Branch:** 12:00 – 1: 30 pm

If you have unwanted business or personal documents that you'd like to shred, bring what you have to APFCU on April 12th! We'll have a professional shredding service available to members at each branch (during the times indicated). You can safely dispose of any documents free of charge.

ANNUAL NOTICE REGARDING Non-VISA Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the PLUS, CO-OP, and STAR network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Your Credit Score: *THE BASICS*

A credit score is a three-digit number that allows creditors to assess what the risk will be if you default on your obligations. If using the FICO score, which is the most common type of credit score, your score can range from 300-850.

Many different factors go into comprising a credit score, including payment history, amounts owed, the length of your credit history, the type of credit, and how much new credit you have. A higher credit rating means good credit. A lower credit rating means bad credit. How do you know where you stand? Order your free credit report.

Under the Fair Credit Reporting Act, you are entitled to one free credit report annually from each of the three credit reporting agencies: Equifax, TransUnion, and Experian. You can request your report for free from all 3 agencies at one time or at different times throughout the year.

How to order your FREE CREDIT REPORT

Online at www.annualcreditreport.com

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Call (877) 322- 8228

•

Or mail in the Annual Credit Report Request Form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

INVEST IN AMERICA

Invest in America is the nationwide, successful program that teamed up credit unions with valuable savings from name-brand merchants, service providers, and automakers. Here are just a few found on the website www.lovemycreditunion.org.

Sprint 10-15% off mobile services • **GMC** Preferred pricing
ADT Up to $425 in exclusive credit union member savings • **And more!**

For complete program details, please visit **lovemycreditunion.org**.

Epilepsy Foundation of North Carolina

Our Starlight Gala Fundraiser raised over $19,000 for the Epilepsy Foundation of NC. This elegant evening provided energetic music by the Mulligans and a mouth-watering dinner from Caterfest. Attendees bid generously in our silent and live auction, so thanks to them we are able to help fund the foundation's medication program for many Epilepsy patients. It was truly a night to remember!

Holiday Closings:

Friday, April 18th **Good Friday**

Monday, May 26th **Memorial Day**

Friday, July 4th **Independence Day**

AMERICAN PARTNERS
FEDERAL CREDIT UNION

www.apfcu.com
mobile.apfcu.com

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ph 336.855.3553 fax 336.855.0337

BUSINESS HOURS
Monday – Thursday 9:00 am – 5:00 pm
Friday 9:00 am – 6:00 pm

Federally insured by NCUA.

EQUAL HOUSING LENDER