



# Pride News

SPRING 2017

## Introducing: Account Guard Alerts



The credit union is pleased to announce a new free security service to credit union members with Visa credit cards or MasterMoney debit cards through American Pride Credit Union.

Account Guard Alerts is a notification service which allows you to register your Visa credit card or MasterMoney debit card and be notified by text or e-mail whenever a purchase or cash advance is made on your card.

With Account Guard Purchase Alerts powered by Visa, you can receive near real-time updates on your Visa® card activity. You can act quickly to help reduce fraud and monitor your account, wherever you are. You can be notified by text or e-mail message and you have the ability to set what kind of alerts you want to receive based on dollar amount, place used, or foreign transactions.

Account Guard Alerts for MasterCard debit cards features a credit union branded web site where you can register your card and setup the kind of alerts you want: transaction based alerts, declines, and even foreign transactions can be set up. You can even track more than one card in your family from the same site. You can act quickly to deter fraud with alerts by text message or e-mail. And coming soon, you'll have the ability to block and unblock your own card.

Go to our website at [www.americanpridecu.org](http://www.americanpridecu.org) and click on the Account Guard Alerts Registration tab to setup you free alert service.

1431 Valley View Boulevard  
Altoona, PA 16602  
800-925-6382  
814-946-3045  
Fax 814-946-4232  
E-mail: [apcu@atlanticbbn.net](mailto:apcu@atlanticbbn.net)  
[www.americanpridecu.org](http://www.americanpridecu.org)

### Holiday Closings

Memorial Day  
Monday, May 29th

Independence Day  
Tuesday, July 4th

## Spring Loan Rates

Home Improvement and  
Home Equity Loans

AS LOW AS  
**3.25%** APR

New/Used Auto

AS LOW AS  
**2.49%** APR

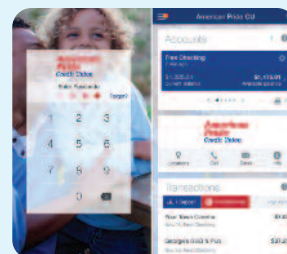
Call or apply online at  
[www.americanpridecu.org](http://www.americanpridecu.org)!

## Advanced Mobile App Let's You Bank Anywhere!

With all of the stresses of daily life, it's hard to find time to drive to the credit union to check on your account or to make a deposit. But with our new advanced mobile app for Apple or Android, you can turn your smart phone into a 24/7 credit union branch!

Our newest features include:

- **Remote Deposit:** Just take a photo of your check with your smart phone and send it to your account safely and securely. In most cases your deposit will be credited within 24 hours during regular business days. Just sign up for this service on your app.
- **Separate Users:** If you want access to all of your accounts for all of your family members, but don't want to scroll through everyone's accounts, you can make that easier by setting up separate users for each family member in the dashboard tab.



You can also make loan payments, transfer funds between accounts, and pay your bills – all without having to visit the branch! Call today for more information and a demonstration of our all new advanced technology mobile app.

## Sprint Line Activation SPECIAL OFFERS!



### Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn **\$100** for every line when you switch to Sprint®.

**Make the switch today and save with the Sprint Credit Union Member Cash Rewards!**

#### Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward every year for every line

#### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Visit us at [www.amerianpridecu.org](http://www.amerianpridecu.org)

# Convenience Services

## E-Statements

Get your account statements within 48 hours after month-end. We'll notify you when they're ready and you can log into your home banking account and review them. In addition, we store several years' worth online for you. So you don't every have to worry about digging out an old statement.

## Home Banking

Real time 24/7 access to your accounts from your iPad, tablet or desktop device. Convenient statement storage makes this a one stop shop to manage your money.

## Online Loan Applications

Apply for any kind of loan and even a credit card 24/7 from just a click on the "Apply for a Loan" link on our website.

## FEE SCHEDULE

### GENERAL FEES

Account Closure . . . . .	\$25.00 if account closed within first 30 days
Account Reconciliation . . . . .	\$25.00 / Hour
Account Research . . . . .	\$25.00 / Hour
Bad Address . . . . .	\$5.00
Deposit Item Return . . . . .	\$25.00 / Item
Dormant Account . . . . .	\$5.00 / Monthly when the account balance is less than \$500.00 and there is no activity for 12 consecutive months or more. A deposit or withdrawal will reset the inactive calculation on your account.
Statement Copy . . . . .	\$2.00 Page from Microfilm
Wire Transfer (Outgoing) . . . . .	\$20.00 / Transfer
Excess Transfers . . . . .	\$20.00 / Transfer after 6 transfers per month
PIN Mailer . . . . .	\$5.00
Certified Check . . . . .	\$5.00
Subordination of Lien . . . . .	\$25.00
Write of Execution/Garnishment . . . . .	\$100.00
IRS Levy . . . . .	\$25.00
Escheat Fee . . . . .	\$75.00

### CHECKING ACCOUNT FEES

Check/Share Draft Printing . . . . .	Prices may vary depending on style
NSF . . . . .	\$35.00/Item
Overdraft/Courtesy Pay . . . . .	\$35.00/Item
Stop Payment . . . . .	\$20.00/Single - \$25.00/Group
Photocopy of Draft . . . . .	\$7.00

### EFT FEES

ACH Overdraft . . . . .	\$35.00/Item
Stop Payment (ACH) . . . . .	\$20.00

### SPECIFIC ACCOUNT FEES

Christmas Club-Account Closure . . . . .	\$25.00
Checking Account-Account Closure . . . . .	\$10.00
Maximum Access Checking Service . . . . .	\$5.00/Month

When there is an aggregate balance of \$1.00 or less, your account will be closed and the funds applied to an account closing fee . . . . .



# Announcing!

## The 2017 Annual Meeting & Election of Officers

Wednesday, June 7, 2017 • 6:00 pm

The School House • 801 S. Kettle St. (rear entrance) • Altoona, PA 16602

This year's annual meeting will consist of the business meeting followed by the election of officers. There is no cost to attend the business meeting. The nominating committee has entered the following individual names as candidates for three board vacancies:

**Denise Pattillo-Reeder (incumbent)**

*Current Secretary*

**Jon A. Potopa (incumbent)**

*Current 2nd Vice President*

**Jon C. Frank (incumbent)**

*Current Director*

Anyone who is interested in running for board office and would like a listing of qualifications, please contact the nominating committee in care of the credit union.