

it makes cents

ACME FEDERAL CREDIT UNION

WINTER 2018 EDITION

IN THIS EDITION:

- ACME Annual Savings
- New Year Savings Tips
- 2018 Annual Meeting

ACME Savings Campaign

Sometimes it's the "little things" in life that bring us the most joy - like when you hit all the green lights on a busy street. Less is more when it comes to your finances, too - when you pay less in loan interest and unnecessary fees, you see more money in your pocket.

This year we want to show you just how much you save by banking with ACME Federal Credit Union. *That's why we're pledging to save our community of members \$100,000 in loan interest and fees by December 31, 2018.*

See how your big savings can give you more for the little things in life. Learn more about our pledge to save you money this year at www.greaterthanbanking.com.

Flatten your debt!

It's a new year, and if you're looking to flatten your high-interest debt and save money, ACME is here to help. Consolidate your high-interest debt into one low-rate debt consolidation loan; you'll pay less interest and enjoy the convenience of one monthly payment.

- \$2,500: Payment as low as \$114.77/mo.*
- \$5,000: Payment as low as \$160.14/mo.*
- \$10,000: Payment as low as \$209.97/mo.*

Getting rid of debt can be a smash when you have the right financial partner on your team dedicated to seeing you succeed. Apply online today at www.acmefcu.org, or call us at (440) 946-1980 for more information on this limited-time offer.

yipe!



Main-Eastlake Office

34799-B Curtis Blvd
Eastlake, OH 44095
Monday - Thursday
8:30 a.m. to 4:30 p.m.
Friday 8:30 a.m. to 5:30 p.m.
Phone: 440-946-1980
Fax: 440-946-0560
Toll Free: 888-504-2328
info@acmefcu.com

PACO Branch Office

Access for Parker Employees only
6035 Parkland Blvd.
Cleveland, OH 44124
Monday - Friday
9:00 a.m. to 3:00 p.m.
Phone: 216-896-2225
Fax: 216-896-4058

Manatrol Branch Office

Access for Parker Hydraulic Valve Employees only
520 Ternes Avenue
Elyria, OH 44035
Monday, Wednesday, Friday
10:00 a.m. to 3:00 p.m.
Phone: 440-366-1250
Fax: 440-365-0554



2018 Annual Meeting Nominations

The Nominating Committee has presented two candidates to fill the vacant Directors positions, which will be available in 2018. The Nominating Committee has presented one candidate for shareholder consideration to fill the vacant Credit Committee position, which will be available in March 2018.



It's a New Year.

Turn over a new financial leaf!

Keeping our New Year's Resolutions can be tough. Here are 3 ways to stay on track financially in 2018:

1 Set smaller goals. Huge goals can lead to feeling overwhelmed and inaction. Break it down into smaller chunks and timelines if it involves large numbers ("Pay off my \$2,500 credit card balance by February 1, 2018"). Meeting smaller goals will keep you motivated to reach the next milestone!

2 Think beyond the obvious. There are lots of ways to improve your financial situation, including making sure your beneficiary information is up-to-date, updating your contact information at the credit union, etc. Consider exploring goals around getting your financial situation organized.

3 Open up. Break the taboo of not talking about money with others – we all have to deal with it and could use support along the way. Studies have shown sharing your goals with others helps to keep you on track in reaching them.

If no nomination petitions are received, the current slate of candidates will be considered elected. If additional nominations are made, a ballot will be conducted at the Annual Meeting, which will be held in March, 2018 (date TBA).

Receive Your Tax Refund Earlier

Did you know you could receive your tax refund up to 3 weeks earlier with Direct Deposit? To set up a Direct Deposit for your refund, you will need two pieces of information:

1. ACME FCU's Routing Number: 241074824
2. Your ACME FCU Account Number

Feel free to contact us at (440) 946-1980 with any questions regarding Direct Deposit - we're happy to help!



Upcoming Holiday Closings

The Main Office of ACME FCU will be closed on the following federal holidays:



- Monday, January 15, 2018 - Martin Luther King Jr. Day
- Monday, February 19, 2018 - Presidents Day

Remember, Allpoint ATMs and online banking are always open! Access your funds even if the branch is closed. Call or stop by today for more information on setting up free convenience services if you are not yet enrolled.



(440) 946-1980
acmefcu.org