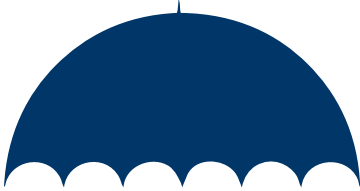




Atlantic City Federal Credit Union

Serving Fremont County



LOCATIONS

1005 11th Street
Lander, WY 82520
307-332-5151

1701 N. Federal Blvd.
Riverton, WY 82501
307-856-1701

111 Wyoming Street
Shoshoni, WY 82649
307-876-2222

WEB SITE

www.atlanticcity.coop

HOLIDAY CLOSINGS

Memorial Day
May 31, 2010



Your assets federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Coming Soon...

Atlantic City Visa Platinum Credit Cards

During the month of May, Atlantic City FCU will be introducing our new Visa Platinum Credit Card. With the Visa Platinum Credit Card you will enjoy a lower APR, and no annual fees. Plus, you'll receive 24/7 Emergency Customer Service.



We will continue to offer our Visa Classic Card. Both Visa Cards will have a lower interest rate than most major banks, and will not have an annual fee. Our Visa Platinum Card will have an interest rate of 8.5% and our Visa Classic Card will have an interest rate of 9.9%. You will also be able to make payments on your Visa Cards at any one of our three branches.

Stop by today to get your Visa Platinum Card application.

Save the Date...

Annual Meeting Scheduled for August 12, 2010

Atlantic City FCU's Annual Meeting is right around the corner and we want you to be there! All members are invited to attend this important credit union event on August 12, 2010. It's your chance to find out what Atlantic City accomplished in 2009 and gives you the opportunity to get actively involved in your credit union's future.



Visa Reloadable Travel Cards

The security of Travelers Cheques with the convenience of a Visa Card

A convenient and secure way to pay and manage your travel expenses. Good at millions of merchants worldwide, and you can even use it at an ATM. Purchase the VISA Travel Card at any ACFCU branch. Register your card online to view purchases, balances and to reload money to the card.

Easy - You can buy a Visa Travel Card at any ACFCU branch location



Flexible – Good for up to \$3,000 and they have an unlimited number of reloads! To reload your Travel Card just bring it with you into anyone of our three offices.

Secure – An ACFCU Visa Travel Card is completely separate from your checking or savings account and, if it's lost or stolen, your money is protected with Visa's Zero Liability policy.

To learn more, contact a Member Services Representative.

How to Save Money & Go Green: Spring Cleaning

Throwing open the windows on the first warm day of the year is one of life's great pleasures—until, of course, all that sunlight and breeze makes you realize how dusty, dirty, and cluttered your house has become during the winter hibernation. Even the messiest among us get the urge for spring cleaning—and though we don't all act on it, those of us who do can keep the annual scrub-down as green as possible.

Home Organization: Get a jump on your spring cleaning by tackling all of your home's trouble spots, from junk drawers and closets to garages and attics—because having less to clean makes the job go that much more quickly. Once you've managed to get rid of those magazines you'll never read and those clothes you'll never wear, find green ways to get them out of your house, from donating and recycling to selling or reusing—which can help make someone else's life a little greener, too.

Home Cleaning Supplies: Buying eco-friendly cleaning supplies is a good start, but for a truly green clean, make your own cleaners - you'll save a ton of money.

Kitchen Floors: Whether you've got linoleum or ceramic tiles in the kitchen, vinegar, straight or mixed with water, is all you need to get floors clean. Vinegar and a good stiff brush also clean grout nicely.

Kitchen Sinks: Make your own sink scrub using one part vinegar, four parts baking soda and several drops of your favorite essential oil. Scrub the paste on with a sponge, let sit for a few minutes then rinse.

Windows: Vinegar again, this time in a spray bottle, will do the trick. A lot of people recommend wiping vinegar-sprayed glass with crumpled newspaper, but a lint-free wash rag works well too. Don't clean windows when they're in direct sunlight, because they'll dry too fast and look "streaky."

Carpets: Before vacuuming, shake baking soda over the carpeting; it will help to absorb odors. For spot cleaning, try that natural wonder, vinegar. Spray it on, scrub out the spot with a wash rag and don't worry about the vinegar smell; it dissipates quickly.

Upholstery: Sprinkle stale cushions and chairs with baking soda, then vacuum after letting it sit for a while.

Tubs and Toilets: Spray with vinegar first, then sprinkle on baking soda for totally natural, fizzy cleaning power. Scrub with a sponge or toilet brush, then rinse clean or flush.

Garbage Cans: Sprinkle the bottoms with the natural mineral borax to prevent mold and fungus, and to keep away insects.

Go Paperless: Spring cleaning is a perfect time to make sure you aren't overwhelmed by junk mail. Using a service like 41 pounds (www.41pounds.org), stem the tide of incoming junk mail. Then set up your financial accounts for Online Billing and Statements to cut back on waste. And as your magazine subscriptions expire, see if you can read online instead to keep your living space even more clutter-free.

Thinking green throughout all areas of your life - from your office to your wardrobe to your home electronics - will put you ahead of the game come next spring.



We Have Money to Lend

Many financial institutions are continuing to tighten up on lending, and the news is full of reports of closed credit lines and loan denials. But in spite of what's going on at other financial institutions, Atlantic City Federal Credit Union is still one of the best sources available for loans. Unlike Banks, Credit Union are not-for-profit and we exist specifically for the benefit of our members.

Whether you need a home loan, new or used vehicle loan, or a loan for home improvements, just give us a call at 307-332-5151 and speak to a Lending Representative. We have money to lend and we are still making all types of loans to qualified borrowers.



Sharpen Your Savings Skills

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Atlantic City FCU and all credit unions a natural partner in pursuing financial security.

We're here to help. For more information, contact us at 307-332-5151.

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