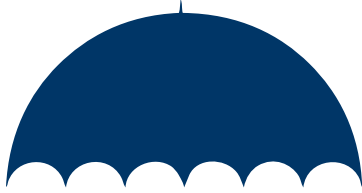




Atlantic City Federal Credit Union

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
Monday, May 30, 2011

Independence Day
Monday, July 4, 2011



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

Annual meeting



Calling All Members...

You are invited to attend Atlantic City Federal Credit Union's 46th Annual Meeting on **Thursday, August 4, 2011 at 5:00 p.m.** This is one of the most important yearly events where you, our member-owners, will learn about our accomplishments and the financial health of Atlantic City FCU. You will also learn about future

plans in the areas of new programs and services and you'll have the opportunity to visit with fellow members, meet the staff, enjoy some great food and be entered to win some fabulous prizes.

We look forward to seeing you!

It's Your Picture, On Your Card!

Did you know that at Atlantic City Federal Credit Union you can now customize your Debit & ATM cards with your own personal picture for only \$5.00?

It's so simple! Just visit www.atlanticcity.coop and click on the home page banner ad. From there, you simply pick the card you'd like to customize, upload your picture, fill out the form and your done. Your new customized card will be sent to you in 1 - 3 business days.



Be Aware - Phishing Alert

Credit Unions across the country have been getting reports from members and non-members who are receiving an automated message stating that there is a problem with their Credit Union account, and to press 1 to be connected to the security department. They are then asked for their 16 digit card number, expiration date, and pin number.

This is **NOT** a legitimate phone call from Atlantic City or any other credit union, rather, an attempt by a third party to get your personal information. If you do get a phone call asking for your information please hang up immediately. In the event that you do give some of your personal information please call ACFCU immediately at (307) 332-5151 to report it.



And remember, Atlantic City FCU or any of our affiliates will **NEVER** call you and ask for your personal account information over the phone as we already have it!

Are You Financially Fit?

Whether you're interested in developing a workable spending and savings plan, getting out of debt, buying a home, or just planning for your financial future, Atlantic City FCU wants to help.

That is why we have partnered with BALANCE, a financial education and counseling service dedicated to helping you achieve your goals. BALANCE offers unbiased general advice as well as in-depth financial counseling. How can BALANCE help you? By,

- Teaching you skills for balancing your check book, buying a home, and setting long-term financial goals
- Reviewing your credit report and explaining it to you
- Negotiating with creditors and creating a debt management plan
- Preventing bankruptcy
- Plus much more

BALANCE also has a financial education resource center where you can access their publications library, credit and debit management, investing, taxes and more.

To see how BALANCE can help you, visit our website at www.atlanticcity.coop, go to online services and visit both BalancePro and BalanceTrack.



Summertime Vacation Checklist

It doesn't seem like it right now, but summer time will be here before we know it and it's time to start planning that long awaited vacation. Before you pack your bags don't forget to include a trip to ACFCU on your checklist of things to do before you go.

Looking to finance your trip?

Apply for a loan at any one of our 3 locations.

Leaving the country?

Don't forget to notify your local ACFCU branch.

Visa Check Card?

No need to carry cash. ACFCU Visa Check Card is accepted worldwide.

Need to monitor account activity while you're away?

Sign up for Online Banking for 24 hour online account access.

Need Spending Power?

Apply for an ACFCU Visa credit card or increase your limit.



Did you know that borrowing money is one of the best ways you can support Atlantic City Federal Credit Union. It's how we keep your money working locally; helping each other achieve our goals. If you, or someone you know, is considering a loan, talk to us first.

5 Money Saving Tips...

Regardless of how economists refer to this economy, recession or no recession, people are hurting financially. Unemployment, flat wages and rising costs for food and gas have many hurting. Check out these great money saving tips to help your family survive these tough times.

1. When in the store, look high and low for deals, literally. Marketers know that eye-level is the place most people tend to shop, so they put the items with the highest margins right in front of you. Better deals are usually found on lower shelves.
2. Going to the movies can be very expensive. So skip the theater and sign up for an online DVD rental service. No late fees, cheaper popcorn and no gas is used traveling to the theater.
3. Check your vehicle's tire pressure each time you fill up. Things like under-inflated tires and dirty air filters can reduce your gas mileage. Pick up an inexpensive tire gauge and check the pressure while filling up.
4. Put "found" money in a separate account. With any income above your normal earnings, put the amount in a separate checking or savings account and use the money to pay down debt, build up savings, or offset increased expenses. Overtime, tax refunds (and stimulus checks), gifts and similar windfalls will add up!
5. Unload the trunk, and remove unused cargo racks. Added weight in the trunk reduces gas mileage, as does the added wind drag from an unused cargo rack.