

July 2011

ACFCU

Atlantic City Federal Credit Union



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

Independence Day
Monday, July 4, 2011

Labor Day
Monday, September 5, 2011

Save the Date...

Annual Meeting Scheduled for August 4, 2011

Atlantic City FCU's Annual Meeting is right around the corner and we want you to be there! All members are invited to attend our 46th Annual Meeting on **Thursday, August 4, 2011 at 5:00 p.m. at Lander City Park.**

This is an opportunity for you as a member-owner to review this past year and learn about the upcoming year, plus meet your new board and committee members, visit with fellow members, enjoy some great food and be entered to win some fabulous prizes.

For more information about our Annual Meeting, contact a Member Services Representative.

We look forward to seeing you!

Interchange Fee

It happens every day: you make a purchase with your debit or credit card, the merchant is paid, and the credit union that issued your card receives interchange from the merchant. Interchange reflects a merchant's fair share of the costs of this convenient system.

Interchange supports the debit and credit card programs you depend upon every day. Congress is trying to change the way interchange is paid. If that happens, our credit union could no longer adequately support our card programs and we would be forced to charge monthly fees on checking accounts.

Tell Congress to Oppose Changes to the Current Interchange System. To learn more or to write a letter, visit www.capwiz.com/cuna/wy/go/inters575 to write to your senator or www.capwiz.com/cuna/wy/go/interh1081 to write to your house representative.

Changes to Interchange are NOT Pro-Consumer.

WE'VE GOT MONEY TO LEND.

Whether You're Looking to:

- Pay Bills
- Make Home Repairs
- Buy a Car
- Take a Vacation

We have a loan to fit your needs!



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

How to Deal with Credit Card Debt

Consumer debt is a major problem for millions of people. If you've charged more than you can afford to repay in full, take action now to repay the balances. You can efficiently whittle your debt down with a simple five-point plan:

1. Total the amount you owe to all of your credit card accounts.
2. Rank the accounts by finance fees - the more you're being charged, the greater the priority.
3. Assess your overall finances to determine a set monthly sum that you can dedicate to debt repayment.
4. Pay the most to the account with the highest fees, and pay the minimum to the others. Once you've paid off the most expensive debt, shift your attention to the next most expensive account.
5. Suspend credit use during your structured repayment period! It doesn't make sense to add to the balances while you are trying to eliminate them.

Credit cards are tools, and you can use them to your advantage by charging only what you can afford to repay by the time the bill comes in. Make a commitment to spend within your means and regularly save for the future.

As a benefit of membership in Atlantic City Federal Credit Union you have access to personal financial counseling at no charge through BALANCE. A counselor can review your budget to see how much you have available for your debt, help you prioritize your accounts, and provide guidance on how you can improve your overall financial situation. Call BALANCE at 888-456-2227, or visit www.balancepro.net/partners/atlanticcity/index.html.



Save Time & Trees

Switch to Online Statements today - the paperless way to manage your account.

These days, more people are looking for ways to "go green" and reduce the clutter. That's why we've made paperless statements available to you.

Save Time: Online statements can be viewed from anywhere online and we'll notify you with an e-mail alert when your statement is ready to view.

Save the Environment: Help reduce paper clutter and conserve trees, one of our planet's most important natural resources.

Avoid the Clutter: View current and past statements without having to look through stacks of paper.

Avoid the Cost: Since credit unions are not-for-profit, every penny we save not printing statements gets returned to the membership in the form of higher dividends, lower rates and more programs.

Contact your local ACFCU branch today to learn more or to sign up.

5 Auto Insurance Tips

Little Things Can Save A Lot

Ready to save on your auto insurance? There are many discounts available - including these:

Good Driver Discount. Your good driving record can help.

Combined Policies. Having your auto insurance with the same company as your homeowners or renters insurance often saves money.

Safety. Get credit for air bags and other safety features.

Good Student Discount. If your student driver is also a good student, discounts may apply.

Park in a Garage. Lucky enough to have a garage with room for your car? Some providers consider it safer and may lower your payment.

Not every insurer offers every discount, but many do, so remember, a simple question can save you money! Contact your auto insurance provider to learn what discounts you've been missing.

Clip to Save

Coupons Make a Comeback

The Great Recession brought an increase in coupon use for the first time in 17 years. Twenty-seven percent more coupons for packaged goods were redeemed in 2009 than in 2008.* Brands issued a record number of coupons, with an average face value of \$1.44.* Using coupons can help you be frugal when shopping. Try these tips:

Check manufacturers' websites to see if there are coupons for items you use.

Clip coupons for items that you would normally buy. Or use them to try new products that interest you.

Print online coupons, but be cautious. Some online coupons are counterfeit and can get you in trouble at the store. Check www.smartsources.com or www.coupons.com.

Know your store's incentives. Find out if it offers double value days for coupons, a price-matching policy, a loyalty or rewards program, or other deals to help you save. You can often get discounts and coupons by signing up for e-mail from a store or following it on social media sites.



* Source: Inmar press release, Jan. 25, 2010, www.inmar.com