

MEMBERSHIP SERVICES

Account Services

- Share Account (Savings)
- Share Draft Account (checking)
- Christmas Club Accounts
- Special Savings Accounts
- Share Certificate Accounts
- IRA Accounts

Other Services

- ATM/Debit Cards
- Card Valet
- Prepaid Debit Cards (amounts \$10.00-5,000.00)
- Travel Cards (amounts \$100.00-\$5000.00)
- Gift Cards (amounts \$10.00 to \$500.00)
- Money Orders (up to \$1,000.00)
- Online Banking
- Turbo Tax
- Online Bill Pay
- Mobile Banking/APP
- E-Alerts
- POP Money (Pay Other People)
- Wire Transfer (Domestic Only)
- ACH Origination
- Six Flags Tickets
- Coin Counter
- License Plate Sticker Renewal
- TruStage Insurance – AD&D, LIFE, AUTO, HOME, MEDICAL

IMPORTANT INFORMATION

After Hours Information

Lost APCU Debit Card

Please call 800-554-8969 to report missing or stolen

Lost APCU VISA Platinum Credit Card

Please call 800-369-4887 to report missing or stolen

Deposits

- Our After-hours deposit Box is located on the wall in the hallway directly east of our front door. All after-hour deposits will be processed the morning of our next business day.

Daily ATM/DEBIT Card Limits

Transaction Types:

Credit: Signature Required, PIN not required

Debit: PIN required, signature not required

Daily LIMITS: (24-Hour Period)

- ATM Machine Withdrawal\$300.00
- Debit Transaction.....\$300.00
- Credit Transactions.....\$500.00

****CHANGING DAILY LIMIT: DEBIT AND CREDIT CAN BE TEMPORARILY RAISED BY CONTACTING THE CREDIT UNION DIRECTLY TO DO SO. ****



Aurora Policemen

Credit Union

People Helping People Since 1941.

Welcome, New Members

MEMBER SERVICES & INFORMATION

HOURS OF OPERATION

Monday	8:30 AM - 5:00 PM
Tuesday	8:30 AM - 5:00 PM
Wednesday	8:30 AM - 12:00 PM
Thursday	8:30 AM - 5:00 PM
Friday	8:30 AM - 5:00 PM
Saturday	8:30 AM - 12:00 PM
Sunday	Closed

**1200 East Indian Trail
Aurora, IL 60505**

Phone (630) 499-5690

Fax (630) 499-5698

Website www.apcu4u.com



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LOAN SERVICES

Vehicle Title Loans New/Used

- Vehicle Loans
- Motorcycle Loans

Recreational Loans New/Used

- Boats and or Trailer
- ATV/UTV
- Campers

Personal Loans

- Line of Credits up to \$ 5,000
- Personal Loans up to \$20,000
- Share Secured Loans
- Titled Personal Loans up to Clean Loan Retail Value
- Alternative Loans up to \$2500

Credit Cards

- VISA Platinum up to \$20,000

Credit Union Partners

- CUCompany – Mortgages
- Student Loans

Loan Products Offered

- **Debt Protection** – Covers loan payments during disability, death or involuntary unemployment
- **GAP Insurance** – Pays what you owe on your loan when your insurance company does not cover.
- **MBP** – Mechanical Breakdown Protection Extended Warranty on vehicle
- **Skip-A-Payment**


CREDIT UNION LENDING LIMITS PER MEMBER

SECURED MAXIMUM \$81,500.00
UNSECURED MAXIMUM \$20,000.00

**ALL LOANS BASED ON CREDIT WORTHINESS, AND INTEREST RATES ARE DETERMINED USING CREDIT SCORES FROM EXPERIAN

Loan incentive discount with payroll deduction is .25% and with 100%. Direct deposit is .50% off original rate where applicable**

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured.

People Helping People Since 1941



FEES

• Non-Sufficient Funds (Drafts, ACH)	\$28.00
• Courtesy Pay (Drafts, ACH & Debit Cards)	\$30.00
• Stop Payment Fees (Drafts & ACH)	\$20.00
ACH requires 3 day notice	
• Overdrawn Auto Transfer from savings (limit 6)	\$3.00
• Overdrawn Auto Transfer Line of Credit.....	\$5.00
• Returned Check Deposited	\$30.00
• Copy of Check.....	\$3.00
• Order/Reorder checks.....	call for pricing
• Account Activity Print out per page.....	\$1.00
• Statement Copy	\$5.00
• Undeliverable Statement.....	\$5.00
• Card Valet	\$1.00/month
• Express Mail (upon request)	\$20.00
• Cashier Check.....	\$5.00
• Certified Check.....	\$10.00
• Voiding a Cashier Check.....	\$10.00
• Stop Payment of Cashier Check	\$30.00
• ACH Origination	call for pricing
• Dormant Account Activity (Inactive 2 yrs).....	\$1.00/month
• Close Account within 6 mos. Of opening	\$20.00
• Reopen account within 6 mos. Of closing.....	\$20.00
• Notification of change (ACH – Update info).....	\$3.00
• Debit Card Initial Issue in excess of 2	\$10.00
• Debit Card reissue / replacement.....	\$10.00
• Debit Card recovery	\$65.00
• Debit Card Pin Reissue/replacement	\$2.00
• Debit Card Documentation.....	\$10.00
• Debit Card Chargeback dispute fee per occurrence up to	\$50.00
• VISA Gift Cards.....	\$4.00

VISA Travel Cards

• Initial Purchase of Card.....	\$10.00
• Lost/Damaged Card Replacement	\$10.00
• Expired Card Replacement	\$10.00
• Card Denial Transaction	\$0.50
• Domestic ATM/Fee	\$1.50
• International ATM Fee.....	\$2.00
• Dormant Fee (inactive 10mo. +)	\$5.00/month
• Close, issue card balance via Check	\$15.00

VISA PREPAID Card

• Initial Prepaid Card	FREE
• Monthly Service Fee	\$2.00
• Reloads	\$0.50
• Lost/Damaged Card Replacement	\$5.00
• Card Denial	\$0.50
• Domestic ATM FEE.....	\$1.50
• International Conversion Fee	2% of transaction
• Dormant fee (inactive for 3 mos. +)	\$3.00/month
• Close, issue card balance via check	\$15.00

License Stickers

Need VIN Number, Plate Number and Expiration

• Member of APCU	\$3.00
• Non-Member	\$5.50

****ADDITIONAL FEES MAY APPLY****