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
- · CARFAX Reports \$20.00 per report.

IMPORTANT INFORMATION

After Hours Information

Lost APCU Debit Card

Please call 800-417-8715 to report missing or stolen

Lost APCU VISA Platinum Credit Card

Please call 800-543-5073 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. **



Welcome, New Members

MEMBER SERVICES & INFORMATION

HOURS OF OPERATION

Monday	8:30 AM - 5:00	РМ
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	Closed	
Sunday	Closed	



1200 East Indian Trail Aurora, IL 60505

Phone (630) 499-5690 Fax (630) 499-5698 Website www.apcu4u.com

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 \$24,000
- · 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

- 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.
- Skip-A-Payment
- Service Repair Coverage Extended Warranty

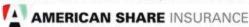
CREDIT UNION LENDING LIMITS PER MEMBER

SECURED MAXIMUM	\$98,000.00
UNSECURED MAXIMUM	\$24,000.00

**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



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



FEES

Courtesy Pay (Drafts, ACH & Debit Cards)\$35.00
Stop Payment Fees (Drafts & ACH)\$25.00
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 checkscall 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\$35.00
ACH Originationcall 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

Non-Sufficient Funds (Drafts, ACH)\$30.00

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

/IS/	A 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 Al	PCU	\$3.00
•	Non-Member	r	\$5.50

ADDITIONAL FEES MAY APPLY