

QUARTER
4
Oct - Dec
2025



The year is almost over...

October is Breast Cancer Awareness Month

For the month of October, we will be raising money for Pink Heals, Joliet Chapter in honor of Breast Cancer Awareness Month. Thank you for helping APCU support a cause that touches so many lives.

Sgt. Penny Saver Drawing

Our next Sgt. Penny Saver Drawing will be held on Wednesday, October 1st. Stay tuned to see if you are the lucky winner!

Holiday Shopping Safety

The holidays are around the corner! Flip to page 2 for our Top 3 Do's & Don'ts to keep your finances safe from scams and overspending this season.

Mobile Banking Made Easy

Check balances, transfer funds, and deposit checks anytime with the APCU Mobile App. Secure, fast, and right at your fingertips.

Did You Know?

Your savings are insured up to \$250,000 per account at APCU. That's peace of mind you can count on.

Thank you for being part of the APCU family — where our members always come first!

CONTACT US

Jennifer DuSell - President/CEO
Lesley Afshar - Vice President
Trinity Scott - Member Services

Address: 1200 East Indian Trail,
Aurora, IL 60505
Phone #: (630) 499-5690
Fax #: (630) 499-5698
Website: www.apcu4u.com

THANK YOU TO OUR BOARD OF DIRECTORS

David Voirin, Chairperson
Dan Hoffman, Vice Chairperson
James Brown, Treasurer
Alex Fabrie, Secretary
Stacey Peterson
Kim Groom
Nick Coronado
Dave Summer
Jordan Hilton
Jennifer G. DuSell

FOLLOW US ONLINE!



@APCU4U



@APCU_4U

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

www.APCU4U.com

Member News

Holiday Shopping Safety Tips

The holidays are a time for giving, but they're also a busy season for scammers and overspending traps. Protect your wallet and shop smarter with these quick tips:

Stay Scam-Smart:

- Only shop on secure websites (look for "https://" and the lock icon).
- Be wary of deals that seem too good to be true.
- Never click on links from unexpected texts or emails.

Spend Safely:

- Stick to a holiday budget before you start shopping.
- Use your APCU debit or credit card for safer transactions and fraud protection.
- Enable alerts to track purchases in real time.

Avoid Debt Stress:

- Skip high-interest store cards that can add up fast.
- Consider a low-rate personal loan or APCU credit card for big purchases.
- Plan ahead: set aside a little each paycheck for next year's holiday season.



Holiday Shopping Do's & Don'ts

Do:

- Shop on secure sites (look for "https://" and the lock icon).
- Set a holiday budget before you buy.
 - Use APCU cards for safer, trackable purchases.

Don't:

- Click on links from unknown emails or texts.
- Open new high-interest store credit cards on impulse.
 - Spend more than you can comfortably pay off in the new year.

A little planning keeps your holidays joyful — and your finances stress-free!

Keep your holidays merry, bright, and financially safe with a little help from APCU!

APCU Specials

TURN A NEW LEAF in Your Financial Story

Triumph over high-interest debt with the power of our special balance transfer rate.

**3.99% APR
FOR 15 MONTHS**

Both new and existing credit card accounts will receive 3.99% for 15 months when you transfer an existing balance to our credit union credit card between October 1, 2025 and December 1, 2025.

Ask us about this special rate offer today!

Balance transfers completed 10.1.25-12.1.25 will receive 3.99% APR for 15 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate

Calendar of Events

- October: 10/13 - Indigenous Peoples Day - CLOSED
- November: 11/11 - Veteran's Day - CLOSED
11/27 - Thanksgiving - CLOSED
11/28 - Black Friday - CLOSED
- December: 12/24 - Christmas Eve- CLOSED
12/25 - Christmas Day - CLOSED
12/31 - New Years Eve - CLOSED

