

APCU QUARTERLY



Spring Into Smart Finances

Spring is a season of fresh starts—and your finances are no exception.

This time of year is perfect for clearing out old habits, refreshing your goals, and planting small steps that grow into lasting progress.

Financial wellness doesn't require perfection. It just needs momentum.

April - June 2026

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Your Q2 Financial Refresh

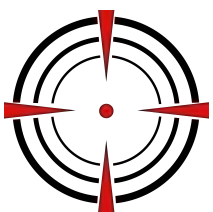


Clear out what's not working.

Take a few minutes to review subscriptions, spending habits, or old accounts you no longer use. A quick clean-up can free up extra cash.

Make one smart upgrade.

Whether it's refinancing a loan, setting up alerts, or automating savings, one small change can make a big difference.



Refocus your goals.

Check in on the goal you set at the beginning of the year. Are you on track? If not, adjust it. Progress matters more than perfection.

Grow Your Savings with APCU

Spring is the perfect time to focus on building your savings—one step at a time.

Whether you're starting fresh or adding to what you've already built, having a dedicated savings plan can bring peace of mind and flexibility for whatever comes next.

At APCU, saving is simple and designed to work with your everyday life.

Why focus on savings now?

- Build a cushion for unexpected expenses
- Work toward short-term goals like vacations or home projects
- Create long-term financial stability

Make it easier to grow:

- Set up automatic transfers on payday
- Start small—consistency matters more than amount
- Keep your savings separate to avoid the temptation to spend



Even small deposits can take root and grow over time. The key is getting started and staying consistent.

Share Savings Accounts

Your foundation for saving. Easy to access, simple to manage, and a great place to build everyday financial stability.

Christmas Club Accounts

Take the stress out of the holidays by saving all year long. Set aside a little at a time and have funds ready when the season arrives.

Certificates of Deposit (CDs)

Looking to grow your savings faster? CDs offer higher returns with fixed terms—perfect for funds you don't need right away.

Sgt. Penny Saver's Tip

"Growth takes consistency."

This quarter, focus on one simple habit:

- Save a small amount every payday
- Check your accounts once a week
- Pause before making impulse purchases

Little actions, repeated often, create big results.



Protect What You're Growing

As your finances grow, so should your awareness.

Scammers often rely on urgency and pressure. Slowing down is your best defense.

- APCU will never ask for your PIN or full account number
- Be cautious of urgent calls, texts, or emails
- When in doubt, contact APCU directly

Staying alert helps protect everything you're working toward.



Save with MemberPerks!

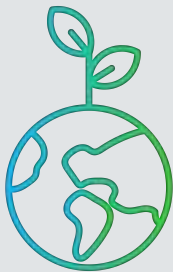
Free registration at workingadvantage.com using code **APCUPERKS**. Enjoy exclusive discounts on travel, shopping, and entertainment—just for APCU members!

SCAN ME



Spring Savings Trick:

Move just \$15 per paycheck into savings. You likely won't feel it—but it adds up fast.



Stay Connected

Like & Follow Us!

Don't miss a tip, trick, or update! Follow APCU on Facebook and be the first to see ways to make your money work smarter, not harder.



@APCU4U

Did You Know?

Small changes can lead to big results over time.

Setting up automatic savings—even just \$10 per paycheck—can add up to over \$250 in a year without you even thinking about it.

It's one of the easiest ways to stay consistent and build momentum toward your financial goals.



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2026 Annual Meeting Recap

Thank you to everyone who joined us for APCU's 85th Annual Meeting!

It was a wonderful day filled with great conversation, community connection, and a shared focus on the future of our credit union. Members enjoyed a delicious brunch, time with family and friends, and the opportunity to stay informed and involved.

During the meeting, we reflected on the past year, shared updates on APCU's continued growth, and looked ahead to the opportunities in front of us. We're proud to continue serving our members with a strong foundation and a people-first approach.

Congratulations to our door prize winners, and thank you again to all who attended and made the day so special.

We look forward to seeing you again next year!



Events & Holiday Closures



GOOD FRIDAY
Friday, Apr. 3

**CLOSED
AT
NOON**

MEMORIAL DAY
Monday, May 25

CLOSED



A SPECIAL THANKS TO OUR BOARD MEMBERS

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

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Equal Housing Opportunity

