

it makes cents

ACME FEDERAL CREDIT UNION

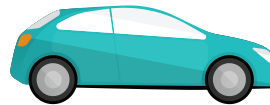
MARCH 2018 EDITION

Our goal is to save our members
\$100,000 in fees and interest this year.
Visit BigSavingsLittleThings.com to
see how much we can save you!



Brighten Up Your Spring with Auto Loan Savings at ACME FCU

According to the most recent Credit Union National Association Membership Benefits Report, ACME members save **\$1,335 on average*** when they finance their car loan at the credit union instead of area banks.



With new auto loan rates as low as 2.25% APR* and used auto loan rates as low as 2.74% APR,* you can expect your savings to be in full bloom this spring. You can even refinance a car loan financed elsewhere to ACME FCU and save! Apply online today at www.acmefcu.org or call us at (440) 946-1980 for more information about how we can save you money on your new ride.

Bundle Up Your Debt & Save Interest

Transfer Your Credit Card Balances

For a limited time, transfer your high-interest credit card balances to the ACME FCU Visa Classic Credit Card and receive the low rate of **2.99% APR**** on all balances transferred. Pay NO balance transfer fee and enjoy an everyday low rate as low as **9.90% APR**** after the 6-month balance transfer period. Act soon - this offer ends March 31, 2018!

View Privacy Statement Online



ACME Federal Credit Union is committed to keeping the personal financial information of members safe and secure. We encourage you to visit us online at www.acmefcu.org and click "Privacy Policy" in the footer of our homepage to learn more about how the credit union handles this sensitive information.

Upcoming Holiday Closings

The Manatrol and PACO branches will be closed on Friday, March 30 for Good Friday. The Main Branch will remain open on this date. Accessing your funds is easy via over 5,000 surcharge-free Allpoint ATMs, and as always, you can easily access your accounts online 24/7. Contact us today at (440) 946-1980 to learn more about this FREE convenience service!



Main-Eastlake Office

34799-B Curtis Blvd.
Eastlake, OH 44095
Monday - Thursday
8:30 a.m. to 4:30 p.m.
Friday 8:30 a.m. to 5:30 p.m.
Phone: 440-946-1980
Fax: 440-946-0560
Toll Free: 888-504-2328
info@acmefcu.com

PACO Branch Office

Access for Parker Employees only
6035 Parkland Blvd.
Cleveland, OH 44124
Monday - Friday
9:00 a.m. to 11:30 a.m.
12:30 p.m. to 3:00 p.m.
Phone: 216-896-2225

Manatrol Branch Office

Access for Parker Hydraulic Valve Employees only
520 Ternes Ave.
Elyria, OH 44035
Monday, Wednesday, Friday
10:30 a.m. to 2:30 p.m.
Phone: 440-366-1250

ACME
FEDERAL CREDIT UNION

(440) 946-1980
acmefcu.org

*Savings based on Membership Benefit Report from the Credit Union National Association. Your actual savings may vary. APR = Annual Percentage Rate. Rates based on creditworthiness and other qualifying factors and may differ from rates quoted above. Lowest rates quoted available for auto loans with terms 60-months or less. Rates subject to change at any time. Please contact the credit union for most current loan rates.
**APR = Annual Percentage Rate. Loans subject to member credit qualifications and risk-based pricing; your rate may vary from rates quoted above. 2.99% APR good for 6 months on balances transferred and will adjust to cardholder's standard card rate after the promotional period. Promotion ends March 31, 2018.

PLEASE ENCLOSE CURRENT COPY OF INCOME

Acme Federal Credit Union

LOAN APPLICATION

Acct.# _____

Please supply copy of your most recent paycheck stub and, if applying for joint credit, the co-borrower's.
 If you are applying for joint credit, secured credit, or if you live in a community property state (AZ,CA,ID,LA,NM,NV,TX,WA,WI,Puerto Rico) please complete the following:
 Married Separated Unmarried
 Please check if you are applying for: Joint Credit Individual Credit
 Secured Loan Unsecured Credit

FOR CREDIT UNION USE ONLY	
Interviewer	_____
<input type="checkbox"/> LOAN Approved \$	_____
<input type="checkbox"/> Rejected	_____
Signature	_____

Amount applied for \$ _____	Repay by: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Auto Transfer/Savings <input type="checkbox"/> Auto Transfer/Checking <input type="checkbox"/> Other _____
Length of Repayment Requested: _____	I am interested in more information on: <input type="checkbox"/> None
Reason for Loan: _____	<input type="checkbox"/> Single Life <input type="checkbox"/> Joint Life <input type="checkbox"/> Disability

Name	SSN	Name (Joint Borrower, Co-Maker)	SSN
Present Address (street) _____ No. Year's _____		Present Address (street) _____ No. Year's _____	
City, State, Zip _____		City, State, Zip _____	
Previous Address (Complete if at present address less than 3yrs) _____		Previous Address (Complete if at present address less than 3yrs) _____	
HOMEOWNERS Please Complete		HOMEOWNERS Please Complete	
Purchase Price _____	Bal. Owed _____	Purchase Price _____	Bal. Owed _____
	Est. Value _____		Est. Value _____
Home Ph. _____	Birthdate _____	Home Ph. _____	Birthdate _____
	Drivers Lic.# _____		Drivers Lic.# _____
Employer's Name/Division _____	Emp. Ph. _____	Employer's Name/Division _____	Emp. Ph. _____
Employer's Full Address _____		Employer's Full Address _____	
Position/Title _____	Years Employed _____	Position/Title _____	Years Employed _____
Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly	Gross Salary _____	Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly	Gross Salary _____
Other Income * _____		Other Income * _____	
Previous Employer (if current is less than 3yrs) _____	Years Employed _____	Previous Employer (if current is less than 3yrs) _____	Years Employed _____
Have you ever declared bankruptcy? _____		Have you ever declared bankruptcy? _____	
Nearest Relative (Complete Name and Address & Phone #) _____		Nearest Relative (Complete Name and Address & Phone #) _____	

* NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

Financial Institution (Name) _____	Type of account _____	\$ Amount _____
Financial Institution (Name) _____	Type of account _____	\$ Amount _____

CREDIT INFORMATION, OUTSTANDING DEBTS

List all debts: Car Loans, Bank Loans, Finance Companies, Credit Unions, Dept. Stores, Credit Cards Accounts. Attach additional sheets if needed.

Name of Creditor	Int. Rate	Value/Asset	Monthly Payment	Balance Owed	Amount Past Due
1 Mtg./Rent					
2 Auto Pmt.					
3					
4					

NOTICE To All Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this act.

To the best of my knowledge, I have no other debts. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment plus answer any questions regarding my credit experience with you.

Your Signature _____	Co-Applicant's Signature _____	Date _____
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