

avadian news

A PUBLICATION FOR THE SEGS OF AVADIAN CREDIT UNION

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...: “We were able to go to the beach thanks to Centsible Savings!”

Read how one couple saved enough for a vacation without realizing it. Story on page 2.

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- 4 Keep Your Money Local

SUMMER
'15



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Save the Easy Way

"My husband and I have been trying to cut back financially. He recently quit a great paying job to fulfill a lifelong dream of opening his own business. We had a little saved up, but since he won't initially be making as much as he was, we needed to find ways to save more money. We called Avadian and spoke to Lynn Middleton, the Greystone Branch Manager, about refinancing our vehicles and our mortgage. She was able to get us much lower rates all around, but she didn't stop there. She also told us about Centsible Savings. We signed up and shortly after that, we realized we had more than enough to pay for a short beach trip...something we thought we would have to forgo until his business was really up and running. It was such a nice break. We've been members for over 20 years, and it's nice to bank with someone who genuinely cares. Someone who will help you in any way possible and show smarter not harder ways to make your dreams a reality."

- Leah from Greystone

Earn a 10% BONUS with Centsible Savings



SHOP WITH AN AVADIAN DEBIT CARD AND EARN A 10% BONUS PLUS A 3% APY DIVIDEND WHEN YOU OPEN A CENTSIBLE SAVINGS ACCOUNT IN JULY.

For most of us, saving money is hard. Centsible Savings is an automatic savings program that's so easy you won't even realize you're putting money away. It also helps grow those savings:

- For a limited time, we will pay a 10% Bonus.*
- It already earns a 3% APY dividend.*
- Enroll in e-Statements, and we will match 25% of your savings for the first 30 days! (After the first 30 days, we will match 5%.)**

So how does it work?

It's simple. To enroll you must have a savings account, a checking account and a debit card with Avadian. Once you enroll, every time you make a purchase with your Avadian debit card, we'll round the total up to the nearest dollar. At the end of each day, we'll transfer the difference from your checking account to your Centsible Savings account. It's amazing how quickly a few pennies from each transaction turn into impressive savings.

To take advantage of our 10% Bonus offer, open a new Centsible Savings account by July 31, 2015. Contact us today to enroll.

*You must have an Avadian checking account to have a Centsible Savings account. Only Centsible Savings accounts opened between July 1, 2015 and July 31, 2015, qualify for this offer. Centsible Savings is not available for business accounts. Minimum balance required to earn the 3% APY is \$0.01 and will be based on your average daily balance at the end of each quarter. The 3% APY dividend will be deposited into your account at the end of the quarter. The 10% Bonus promotion is provided for a limited time only, ending July 31, 2015. Minimum balance required to earn the 10% Bonus is \$0.01 and will be based on your average daily balance as of August 31, 2015. The 10% Bonus will be deposited into your Centsible Savings account on September 3, 2015. We will pay a bonus of up to a maximum of \$25. One bonus per member.

APY= Annual Percentage Yield. Rate accurate as of 7/23/15 and is subject to change. Dividends are declared or prospective earnings on shares. They are therefore reviewed and subject to change at the end of each calendar quarter. The Bonus is not a declared dividend, and the promotion may be cancelled at any time.

**You must be signed up for e-Statements to be eligible to receive the 25% and 5% match. Avadian's match contribution will be credited to the Centsible Savings Account at the end of the calendar quarter based on the accumulated contribution for the calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less. The maximum total match is \$250 per year.



Take a Break

Life can be pretty busy. Who couldn't use a break from the "everyday"? A vacation is a great way to recharge, but it also comes at a cost. Open an Avadian Rewards credit card, and you can earn enough points to help you pay for some of that cost, like say an airline ticket. Do it in August, and you can earn it faster than you think.

We're talking thousands of points up for grabs by doing simple things that may also save you money. In fact, you could earn 25,000 points in one month if you take advantage of all our point offers. That's enough to plan your escape! Get the full details at avadiancu.com starting August 1!



Make this the Best Summer Ever

While you're getting re-energized this summer, take this time to figure out what you really want and need. New home. First car. Your own business. Starting a family. Almost all of our goals require financial muscle. To make it happen, oftentimes you need someone to "spot" you. We offer a variety of personal and business loans as well as mortgages and lines of credit to meet your needs with:

- Low Rates
- Convenient Terms
- Optional Payment Protection
- No Pre-Payment Penalties
- Payroll Deduction
- Fast Response
- Skip-A-Payment Options
- 24/7 Loan Call Center (866.732.6814)
- Discounts for loans set up on auto-pay
- Pre-Approval before you shop
- Pre-Approved Check for auto purchase
- Refinancing

We will walk you through the loan process and your options, so you feel informed and confident in your decision. And the best part is we won't put you in a loan you can't afford or doesn't make sense for you.

Schedule an appointment to speak to an Avadian Representative today. Simply click "Member Account Review" on our homepage at avadiancu.com.



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HOOVER
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MADISON
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Get the latest news and benefits available to you as a SEG member of Avadian. Click "Employee Group Benefits" under "Quick Links" on the homepage of avadiancu.com to visit our SEG website.

This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.



We are an Equal Housing Opportunity Lender.

Keep Your Money Local



All the financial products and services you enjoy from a credit union are created and shared locally. The deposits you make go to help lend money to your neighbor, friend or family member looking to buy a car, buy a home or start a business. The interest they pay on that loan goes back to you in the

form of better rates on your investments, so you too can accomplish a goal or a dream.

In turn, a credit union is led by volunteers within the community. People who live near you and are like you. They make the decisions, not outside shareholders. Everything a credit union does circulates and supports its members. And these credit union leaders try to make themselves known in your community, by serving you in the branches, participating in local events and sponsoring local charities.

More and more people take great pride in supporting their local communities. For example, what's on their plate isn't as important as how it got there. Most people, foodies or not, want to know if their meal came from a local farm, bakery or business. Local usually equates to better, fresher, healthier. Not just for you but also for your community. Same scenario for retailers. Made in America carries more weight with consumers than made overseas. This also holds true and can be carried over to credit unions.

When you choose to bank at a credit union, you choose to also support your community. If you haven't made this choice yet, we invite you to do it today with us.

Tell Us Your Opinion and Enter to Win \$25

Fill out our brief survey at <http://promo.avadiancu.com/newsletter-survey> by August 15, 2015 telling us what you think about our quarterly newsletter, and you will be entered to win \$25. Visit the link for details.

