

ACCESS CREDIT UNION NEWS

First Quarter | March 2008

It's Time for the Annual Meeting

Save the date! Access Credit Union's Annual Meeting is on Thursday, April 17, 2008 at 5:30PM

It's just around the corner. Any member of Access Credit Union is able and encouraged to attend. The Annual Meeting is where members have a voice and a vote on how the credit union is run through Board Member elections. All members can participate in the democratic processes that differentiate credit unions from banks. Access has a combined total \$250 in cash door prizes for all eligible attendees to win.

The Annual Meeting will be held at Proviso West High School in the Little Theater. Please enter in the Proviso parking lot from Harrison. The Little Theater entrance is on the north face of the building, next to Entrance #1.

The address is: 4701 W. Harrison St., Hillside, IL 60162

If you need further directions or assistance, please contact Access at (708) 343-0228.

VISA Platinum – same card but better!

For years we have had Classic and Gold cards for our members. Now its all going Platinum. That's right! Access Credit Union introduces its new VISA Platinum Card. It has the prestige of Platinum but still has the dependable benefits of a credit union credit card.

It's a new look for a product that has always met your needs. The Access Credit Union Platinum Visa offers a low rate, the power of platinum, and is the only card you'll ever need. The Access Platinum Visa includes:

- No annual fee
- No added cost of a rewards program
- Credit limits up to \$25,000
- No application fee
- 24-hour account information, toll-free and online
- Accepted at millions of locations worldwide

Eventually, all current cardholders will receive an Access Credit Union VISA Platinum Card. Terms like payment due date and rate will not change when the new card is issued. Members with VISA Classic cards will simply receive a VISA Platinum card when their current card expires. Nothing more needs to be done except wait. Members with VISA Gold Cards will receive a letter from Access explaining the Gold to Platinum conversion process. If you have any questions, please contact the Lending Department at (708) 343-0228.

If you don't have a VISA Platinum card, then you can apply for one today. Use the prestige of Platinum to wipe out high interest debt on other credit cards, or expand your purchasing power with an already low rate.

If you don't have an Access Credit Union VISA Platinum Card, apply today by going online to www.access-cu.com or call Access at (708) 343-0228.



Brad A. Fish, President

Board of Directors

Officers

Robert Sadler,
Chairman of the Board

Chuck MacKinnon,
Vice Chairman

Ronald Mikich,
Secretary

Marketing Committee

Chuck MacKinnon,
Chairman

Mary Siebler

Ronald Mikich

Dennis Weiner

Asset/Liability Committee

Jonathan Beck

Brad A. Fish

Kevin Morrissey

Yogi Patel

Supervisory Committee

Vito Brugliera, Chairman

Dennis Weiner

Alexis Wallace

Holiday Closings

Monday, May 26,
Memorial Day



Savings Create a Financial SAFETY Net

You know you need to build emergency cash reserves, but the question is how. You start with having a financial plan, so that if you lose your job or have a medical emergency, you'll be okay. While advisers agree it's critical to save for emergencies, opinions vary on where to build those funds.

A regular savings account provides liquidity, or ready access to your money, and your funds are insured.

A Money Market account, which allows a limited number of withdrawals, may be a better choice. Most people are less likely to dip into it unnecessarily, and it may pay higher interest than a savings account. However, most places have high minimum deposit amounts for Money Market accounts.

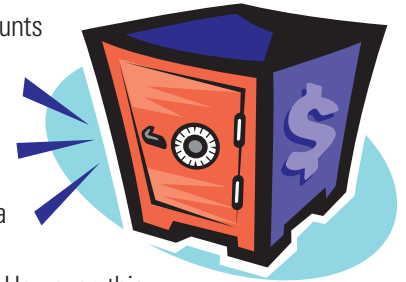
You also could stash emergency funds in certificates, even though these are less liquid. Short-term certificates won't tie up your money for long and will earn a higher interest than regular savings or money market accounts. Longer-term certificates bring a greater risk you'll need the money before the certificate matures, and thus face interest penalties for early withdrawal. All of Access' savings, Money Market and CD accounts are insured by the NCUA, an agency of the Federal

Government, up to \$100,000, and up to \$250,000 for retirement accounts. No one has ever lost money from an NCUA insured account.

In addition to savings accounts and CDs, Access has an innovative account to help.

We call it the Saving For Emergencies or SAFE account. It works just like a savings account with no

minimum balance to open. However, this account is opened with the specific purpose of helping you get prepared for an emergency, like a job-loss, auto or home repair, or medical illness. Funds are deposited electronically into the account. You will need to plan how much you need to put aside, because access to this account will be limited. You will need to speak with a credit union representative to gain access to the funds first.



Rate Schedule

Effective March 20, 2008

Share & IRA Certificates

| Term | Balances of \$500 to \$9,999.99 | | Balances Over \$10,000.00 | |
|-------|---------------------------------|-------|---------------------------|-------|
| | Nominal Rate | APY* | Nominal Rate | APY* |
| 60 Mo | 3.93% | 4.00% | 4.08% | 4.16% |
| 48 Mo | 3.88% | 3.95% | 4.03% | 4.11% |
| 36 Mo | 3.83% | 3.90% | 3.98% | 4.05% |
| 30 Mo | 3.74% | 3.80% | 3.89% | 3.96% |
| 24 Mo | 3.69% | 3.75% | 3.84% | 3.91% |
| 18 Mo | 3.64% | 3.70% | 3.79% | 3.86% |
| 12 Mo | 3.59% | 3.65% | 3.74% | 3.80% |
| 6 Mo | 3.54% | 3.60% | 3.69% | 3.75% |

*APY=Annual Percentage Yield. Rates are subject to change without notice. There are penalties for early withdrawal from certificate accounts. Your savings federally insured to \$100,000 by National Credit Union Administration, a U.S. Government Agency.

Savings Accounts

Dividends compounded monthly

| Type of Account | Nominal Rate | APY* |
|--|--------------|-------|
| Regular Savings (Minimum balance: \$100) | .75% | .75% |
| Holiday Savings (No minimum balance) | 1.00% | 1.00% |
| Secondary Savings | .75% | .75% |
| IRA Savings | .75% | .75% |
| Insured Money Market – Tiered Rate (Minimum balance: \$2,500) | | |
| Balances of \$2,500 to \$19,999.99 | 2.23% | 2.25% |
| Balances over \$20,000 | 2.47% | 2.50% |
| Balances over \$50,000 | 2.86% | 2.90% |

Automobile Loan Rates

APR = Annual Percentage Rate

| Term | Model Yr. 2007–2008 | Model Yr. 2003–2006 | Model Yr. 2002 & Older |
|-------------|---------------------|---------------------|------------------------|
| Up to 42 Mo | 5.25% | 6.00% | 8.00% |
| 43–54 Mo | 5.50% | 6.25% | 8.25%* |
| 55–66 Mo | 5.75% | 6.50% | N/A |
| 67–72 Mo | 6.25% | N/A | N/A |

* 43–48 Mo terms. Terms for 48 months for loans of \$12,000 or more
Rates listed are our lowest Annual Percentage Rates & may vary based on your credit history, incentives & the loan term.

Access Credit Union Locations:

www.access-cu.com

Main
10001 W. Roosevelt Rd,
Ste. 222
Westchester, IL 60154
Ph: 708-343-0228
Fax: 708-343-0280

Hours:
Mon, Tue, Th: 8 A.M. – 4:30 P.M.
Wed: 10 A.M. – 4:30 P.M.
Fri: 8 A.M. – 6 P.M.
Sat: Closed.

Chicago/Bridgeport Branch
600 West 26th Street
Chicago, IL 60616
Ph: 708-343-0228
Fax: 312-225-9876

Hours:
Mon, Tue: 9 A.M. – 4 P.M.
Wed: Closed
Th: 9 A.M. – 5 P.M.
Fri: 9 A.M. – 6 P.M.
Sat: 9 A.M. – 1 P.M.

Toll Free Service Number
(or members calling from outside of Chicagoland)
1-800-550-9022
Express Line
(24 hr. Audio Response)
708-343-0228 press option 4

Toll Free Express Line
(for members calling from outside of Chicagoland)
1-800-735-0724
Web
www.access-cu.com