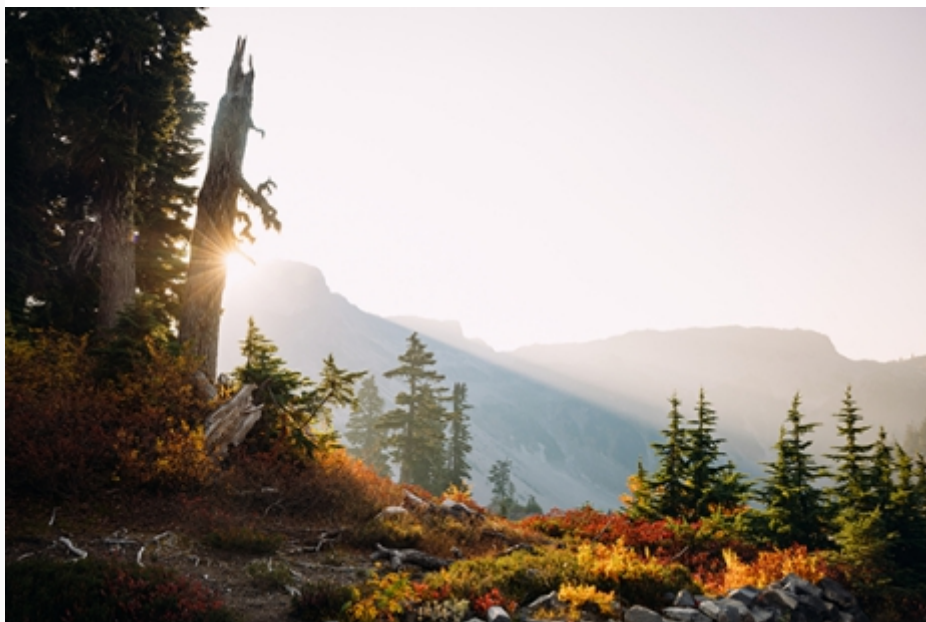


The ACU Newsletter

Fall 2023



As autumn weather brings cooler temperatures, falling leaves, and a "little" rain, our members' needs are changing as well. They are shifting into a new school year, new jobs, new homes, new training and many are dealing with an uncertain economy. Credit union members have always known that saving their money is the best way to prepare for the future. That is why ACU has so many different ways for our members to save.

From [checking accounts](#) that earn interest to [money market accounts](#), [certificates](#), and [Christmas Club](#) accounts, we can help you meet your financial goals. If you are looking for more aggressive investing*, you can also use [EasyVest](#) in your ACU Mobile App or schedule time to sit down and discuss your financial goals with [Justin](#), our Certified Financial Planner**.

Sometimes the best investment is to consolidate your debts at a lower rate. We have some of the best rates for credit cards around. See the article below for a timely comparison of what a lower rate can earn you in saved interest payments. ACU has also doubled our vehicle loan discounts for military and first responders, yet another way for our members to save.

If you need extra help or are dealing with an extraordinary situation, please do not hesitate to contact us. Whatever your needs, ACU is here for you.

WHAT'S NEW AT ACU



Government Shutdown Resources

From time to time, the US government comes close to shutting down over budget negotiations. This can lead to questions and uncertainty of our members. Rest assured, ACU has a standing strategy to deal with such circumstances.

If an ACU member is affected by a shutdown and is a Federal Government Employee, Federal Government Vendor, or an Active-Duty Service Member that has been impacted, we are poised to help. Once we have established that you are eligible and have a direct deposit with ACU, we may be able to offer:

- [Government Shutdown Loan Program](#)
- Existing Loan Workout
- [Skip-A-Payment](#)
- [Debt Consolidation](#)
- Financial Coaching
- Early Withdrawal of Share Certificates
- [Low Interest Credit Cards](#)

While the most recent shutdown was averted by a stopgap measure, we stand ready to stand behind our members.

[Continued...](#)



23rd Annual Turkey Shoot Golf Tournament

The ACU Foundation is once again excited to announce that the 23rd Annual Turkey Shoot Golf Tournament Fundraiser will be played at Eagle's Pride Golf Course on November 3, 2023. Join us to play golf, raise funds and have some fun with JBLM soldiers! All proceeds go to help JBLM service members and their families during the holidays.

[Find Out More](#)



Consolidate Your Credit Cards and Save

Credit cards can be convenient for making purchases, but if we're not careful, it's easy to rack up high-interest debt. If you have multiple credit cards with high balances, it can be challenging to keep track of what you owe and when payments are due. That's where debt consolidation comes in. Consolidating your credit cards at a cheaper rate can help you save money and simplify your finances. Let's discuss how debt consolidation works, why it can be beneficial, and how much money it can save you by using a [credit card from America's Credit Union](#).

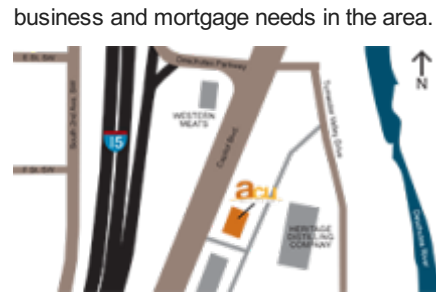
Debt Consolidation is the process of combining multiple debts into one loan or credit card with a lower interest rate or better terms. By consolidating your debt, you can simplify your finances and potentially reduce your monthly payments. Instead of making multiple payments each month to different creditors, you make one payment to the new loan or credit card issuer. Consolidating your credit cards can help you simplify your finances, reduce your interest rates, and save money. With lower interest rates, more of your payment will go towards paying off the principal balance, so you can get out of debt faster.

[Continued...](#)



Tumwater Branch Update

As the development of the Tumwater Craft District continues to move forward, construction on the new Tumwater branch is finally underway. The second building to go up on the site is now finished and it is so exciting to see some of our new neighbors open their businesses. Olympia Seafood, Sweetlee's Ice Cream, and Finnriver Farm and Cidery are open with many more to come! We have seen solid growth in Thurston County with our Lacey and Yelm branches and the new location will provide convenience and growth for our South Sound members. It will be located at 4200 Capitol Blvd., just off I-5 near Heritage Distillery. The branch will focus on serving general banking and providing for the



MORE NEWS

Board Nominations

The following names have been nominated to serve on the ACU Board of Directors. They will be voted on during the ACU Annual Meeting this Spring.

Position #1: Benjamin A Norbe (3 Year Term)

As an Executive Vice President, partner and “Top Producer” in his company, Ben Norbe is considered one of the premier commercial real estate investment specialists in the South Sound. During his 15 years at Kidder Mathews, Ben has successfully completed over \$1 billion in transactions. In addition to his involvement at America’s Credit Union, Ben is an active participant in the business community. Mr. Norbe is an excellent candidate for re-election.

Position #2: William E. Harvey (3 Year Term)

William (Bill) Harvey received a BS in Recreation Management from Slippery Rock University (PA). He worked 44 years in the US Army Family Morale, Welfare and Recreation in the management of community activities and programs at numerous duty locations. Responsibilities included managing personnel, facilities and resources including multimillion dollar budgets. He retired from federal service in 2019. Mr. Harvey joined the ACU Board of Directors in December of 2008. He is an excellent candidate for re-election to the Board.

Position #3: Kenneth S. Leonard (3 Year Term)

Kenneth Leonard is the CEO of ACU and a member of the Board of Directors. He has held several, if not all positions in the credit union for over 42 years. He has a bachelor’s degree in Business Management and an understanding of the military, as he was a dependent until his father’s retirement. Mr. Leonard participates in numerous community activities relating directly to Lewis-McChord as well as the surrounding communities. His experience and knowledge of the workings and operations of the credit union make him an exceptional candidate for re-election.

Holiday Closures

Veterans Day

Saturday, November 11

Thanksgiving

Thursday, November 23

Christmas

Monday, December 25

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