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# The ACU Newsletter

## Winter 2024



Welcome to 2024! This is an important year for ACU and our membership. At our annual meeting this March, we will mark our 70th anniversary! Since 1954 we have been serving our members, working together and growing into what we are today. The 2024 Annual Meeting to review 2023 is scheduled for March 13, 2024. That will be the kick-off of our 70th Anniversary Celebration. You can expect a state of the credit union message from our CEO, Kenneth Leonard, the election of Board Members and cake!

### WHAT'S NEW AT ACU



## EasyCoin - Crypto Made Easy

In today's digital world, it's nearly impossible to ignore cryptocurrency. But what exactly is it, and how does it work? Simply put, it is a decentralized digital currency that allows for secure and anonymous transactions, recorded on a public ledger called a blockchain. While its primary purpose is a form of payment, many people use it as a form of investing, similar to the traditional stock market. It can be a complex concept to understand, but that's where EasyCoin\*\* comes in.

As a cryptocurrency investing tool specifically designed for credit unions, EasyCoin makes it simple and easy for members to invest in the crypto market while still enjoying the safety and security of their credit union. With its user-friendly interface and reliable support team, EasyCoin makes it easy for members to enter this exciting market.

[Learn More](#)



## 4 the Love Foundation

ACU has always been connected to our community. While a large percentage of our charitable efforts have been rooted in military causes, we also support other important charities. 4 The Love is an amazing organization with deep connections to ACU and the South Sound.

The current President, Courtney Prothero passionately leads the team dedicated to bringing hope and service to those most in need in Thurston County. She also happens to be the wife of ACU President Phil Prothero. You will often find Phil working at events by her side.

[Continued](#)



## Get Golden with a 13-Month IRA at 4.50%APY\*

Whether you are a seasoned saver or just starting to think about retirement, it's a good time to open an IRA account. ACU is offering a great rate on a 13-Month IRA Certificate that you can lock in before rates come down.

[Current Rates](#)



## SPSCC & ACU Partnership: Craft Brewing & Distilling Scholarships

We are excited to announce new scholarships that will enhance the lives of [South Puget Sound Community College \(SPSCC\)](#) students.

Beginning this spring, two ACU Craft Brewing and Distilling Scholarships will be available to students who are interested in leaping into that exciting and growing industry. With a new branch in the Tumwater Craft District and having financed Heritage Distillery and the SPSCC classrooms there, it's a natural connection.

"ACU and SPSCC make a perfect team", says Phil Prothero, ACU President. "We see this as an investment in our community. The students who take advantage of these scholarships will be tomorrow's entrepreneurs. We want to be part of that future. The seeds of opportunity we plant today bloom into successful businesses and livelihoods of tomorrow."

[Continued](#)





## Business Member Profile

**Mince Mercantile**, is situated in downtown DuPont, on the first floor of the **ACU headquarters off Wilmington Avenue**. This spot is a must-visit for any local or visitor, whether you're in need of a sweet treat or something useful for your home. Virginia Mince, the owner of Mince Mercantile, is passionate about her business.

Recent **winner of the Best Lunch Spot in South Sound**, Mince Mercantile opened its doors on September 13, 2019. With the 2020 Covid pandemic coming less than a year after opening, Virginia was worried for the future of her business. However, she had faith in her vision and was determined to make it work. Her tenacity and hard work have paid off. From cakes, macaroons, muffins, to a delicious lunch menu – you can taste the love and commitment put into each dish. Aside from food, they also have an assortment of products to choose from, like soaps, candles, and household items.

Virginia has always had a passion for baking and was determined to learn because of her son. "I was decorating cookies for him when he was younger, and he told me..."

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## The ACU Foundation Year-End Roundup

In 2023, the ACU Foundation had a somewhat transformative year. We expanded our reach and impact by providing support and resources to more families and communities in need.

Through our dedicated board of directors and volunteers we initiated several partnerships that aim to address the mental health struggles of service members and Veterans.

Our fundraising efforts and the generosity of our members and community allowed us to supply beds and bedding to Veterans working with local organizations to manage their mental health. We provided funds to these organizations to pay for mental health providers for our service members in need. Over \$60K was spent on making sure that our service members and their

## Debt Consolidation Options

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.

Let's look at an example of how much you can save by consolidating...

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## Tumwater Branch Coming

While the building climate has slowed somewhat due to external factors, the Tumwater ACU is still on its way! Tumwater's Craft District continues to grow and now includes several new businesses. Our new neighbors will include: Heritage Distilling Company, Olympia Seafood Co., Sweetlee's Ice Cream, Finnriver Tap Room, Bastard Pies Pizza, Tumwater Taco Co., Klueh Art Gallery, and Mount Olympus Brewing.

We have seen solid growth in Thurston County with our Lacey and Yelm branches and the new location will provide convenience for our South Sound members. It will be located at 4200 Capitol Blvd., just off I-5 near Heritage Distillery. The new branch will focus on serving general banking and providing for the business and mortgage needs in the area.

**About the Craft District**



families are supported and healthy.

The ACU Foundation stands poised to continue making these lasting impacts and advocating for our service members and their families in 2024.

[About the ACU Foundation](#)

## The Importance of Multi-Factor Authentication

As technology advances, so does the risk of being a victim of fraud. That is why Multi-Factor Authentication (MFA) is critical in the banking industry. MFA is a security feature that provides an extra layer of protection to your online accounts.

## MORE NEWS

### Annual Meeting

The 2024 Annual Meeting to review 2023 is scheduled for March 13, 2024, from 9:00am to 10:00am (doors open at 8:30am) in the ACU DuPont Training Room - Suite 280

#### Board Elections:

- Position #1: Benjamin A. Norbe (3 Year Term)
- Position #2: William E. Harvey (3 Year Term)
- Position #3: Kenneth S. Leonard (3 Year Term)

[Find Out More](#)

### Shred Day 2024

Bring your old documents to safely shred on Saturday, April 13th, from 9AM to 1PM at the [Lakewood Branch](#).

[Find Out More](#)

## Holiday Closures

### Martin Luther King Jr. Day

Monday, January 15

### Presidents' Day

Monday, February 19

### Memorial Day

Monday, May 27

### Juneteenth

Wednesday, June 19

### Independence Day

Thursday, July 4

### Labor Day

Monday, September 2

### Columbus Day

Monday, October 14

### Veterans Day

Monday, November 11

### Thanksgiving

Thursday, November 28

### Christmas

Wednesday, December 25

#### Contact Info:

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*\*\*EasyCoin is not NCUSIF insured. No Credit Union Guarantee. Not a deposit. Cryptocurrency may lose value. Not insured by any federal government agency. America's Credit Union has contracted with Access Softek Advisory Services LLC ("Access Softek") to make non-deposit investment products available to you. DriveWealth LLC, a SEC registered broker-dealer and member FINRA/SIPC, holds the investment accounts. Investment Advisor Representatives are registered through Access Softek.*