

Azalea City

CREDIT UNION

Earning Our Members Trust Since 1954

Member's Quarterly Information Source

SUMMER 2020

It's A Great Time To Be A Member of Azalea City C U



CELEBRATE WITH OUR BEST RATES EVER!

New/Used Auto Loans

RATES AS LOW AS
1.99%* APR
UP TO 60 MONTHS

Personal Loans

RATES AS LOW AS
6.60%* APR
UP TO 60 MONTHS

**LOWER YOUR INTEREST RATE AND SAVE MONEY EACH MONTH!
LIMITED TIME! CALL US TODAY At (251-316-0000 or (251) 268-0019
YOU CAN ALSO REFINANCE YOUR CURRENT AUTO LOAN FROM ANOTHER FINANCIAL
INSTITUTION WITH AZALEA CITY CREDIT UNION AT THE ABOVE RATE.**

*APR is annual percentage rate. Applications are subject to approval. Restrictions may apply. APR and length of terms may vary depending on credit worthiness. Membership in Azalea City Credit Union is available and a requirement for a loan. See Azalea City Credit Union for details. Other restrictions apply.

COVID-19 Update

Due to the COVID-19 Pandemic, our Main Office and Calvert Branch still have their lobby restricted to appointment only. Drive-through services are fully operational.

Our Dauphin St. Branch's is still closed. Members can still make payments or deposits through the night drop.

STAYING STRONG TOGETHER

We are here to help you during this difficult time. If you or your business is financially impacted, please contact us to determine what options may be available to you. Call us at (251)316-0000 or (251)268-0019 for assistance.

Holiday Closings

Monday Sept.

7th

Labor Day

Monday October

12th

Columbus Day

Azalea City's Products and Services

- ◆ Free Checking (Visa ATM/Debit Card)
- ◆ Online Account Access/Bill Payment, eServices, eAlerts
- ◆ Certificates of Deposit (CD)
- ◆ IRA Accounts
- ◆ 24 hr access to your accounts
- ◆ Low or no fees for many services
- ◆ High dividends on deposits and Low interest rates on loans
- ◆ Club Accounts: Christmas / Vacation
- ◆ Certified Checks
- ◆ Loans
- ◆ Line of Credit
 - Secured
 - Unsecured
- ◆ Mortgages
 - Home Equity
 - Real Estate
- ◆ Motorcycles / Four Wheelers
- ◆ Overdraft
- ◆ Personal (Signature)
- ◆ Recreational Vehicles
- ◆ Vehicles - New and Used
 - Automobiles
 - Trucks
- ◆ Watercraft
 - Boats
 - Jet Ski
- ◆ NCUA Insured Deposits
- ◆ Notary Service
- ◆ Payroll Deduction
- ◆ Savings (Share) Account
- ◆ Visa Gift Cards
- ◆ Overdraft (Courtesy Pay)
- ◆ Wire Transfers

Contact us via e-mail at
info@azaleacitycu.com

Locations and Service Hours

Main Office
5662 Cottage Hill Road
Mobile, AL 36609
251-316-0000 Fax: 251-316-0003

Lobby/Drive Through Hours
Mon, Tues, Thurs 8:30am - 5:00pm
Wednesday 10:30am - 5:00pm
Friday 8:30am - 5:30pm

Calvert Office
22116 Highway 43 North
Calvert, AL 36513
(251)268-0019 Fax (251)268-0024

Dauphin Street Branch
1708 Dauphin Street
Mobile, AL 36604
251-478-1916 Fax: 251-479-0230

Mon, Tues, Thurs 8:30am - 5:00pm
Wednesday 10:30am - 5:00pm
Friday 8:30am - 5:00pm

Audio Response - 24/7 Banking by Phone
(251) 316-0006 OR (251) 316-0007

Azalea City Credit Union Share and Loan Rates

The Board of Directors declared the following
2nd Quarter Dividends:

SHARE ACCOUNTS	APY (Annual Percentage Yield)
\$100 - 5,000	0.075%
\$5,001 - 20,000	0.075%
\$20,001 - 50,000	0.075%
\$50,001 - over	0.075%

IRA Share Accounts	0.100%
Classic Dividend Draft	0.055%

Club Accounts	0.075%
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CD and IRA CERTIFICATES (\$1,000.00 min.)	
Call for periodic CD Specials	APY
6 months (IRA not available)	0.150%
12 months	0.150%
18 months	0.160%
24 months	0.250%
36 months	0.350%
48 months	0.400%
60 months	0.650%

CONSUMER LOAN RATES

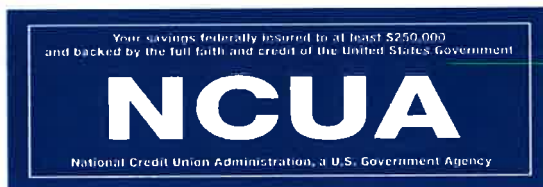
*Rates as low as:

New & Used Cars, Trucks, SUV	1.99%
Recreational Vehicles, Motorcycles,	5.00%
Miscellaneous Collateral	6.00%
Signature Loans	6.60%
Mortgage Loans	3.50%

*Rates shown above represent "Rate As Low As." Rates subject to normal credit policies. Your rate may vary from the above rate and will be determined after a review of your credit history.
CD AND LOAN RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. CALL FOR YOUR EXACT RATE

Note: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



WITH SPRINT PERKS,
CREDIT UNION MEMBERS
GET MORE!

Switch to Sprint and watch
your rewards add up

- ◆ \$100 cash reward per line on up to 2 lines, plus
- ◆ \$100 annual loyalty reward per account, plus
- ◆ 25% off accessories at

Sprint retail locations
Cash reward via deposit. \$100/line, max 2 lines. Req. new line of service w/ 1 line on Unlimited Plus or Unlimited Premium plan

COMING SOON!

Two additions to our Online Services.

1. The ability to open new accounts.
2. The ability to apply for a loan.

All of the above will be available on your mobile phone and on your computer.

Funds Availability Amendment

- * Next day availability increased to \$225
- * Exception holds for large deposits increased to \$5,525 aggregate single day deposits
- * Exception holds for new accounts increased to \$5,525 in aggregate single day deposits