



AFFILIATED TRADES

CREDIT UNION

Service and Commitment You Can Trust

APRIL 1, 2021

[BREAK FROM THE BANKS](#)

Tired of high fees and loan rates? Not earning enough dividends on your deposit accounts? Open up a new share draft checking account with your credit union and take a break from the banks! We offer VISA Check Cards, Remote Deposit Capture, and Bill Payment among our services and all of your accounts are accessible through our website at www.affiliatedtradescu.org. In addition, we offer dividend rates that beat the competition and loan rates that make your next car purchase affordable. Come in or give us a call and find out what the credit union difference is all about.

[EXTERNAL ACCOUNT TRANSFERS](#)

Our home banking program now has the ability to accept external account transfers. Once you are logged in to your account, click on the transfer tab and then click Add External Account.

Please read the disclosure provide on the home banking site and follow the instructions for set up.

[IRA CONTRIBUTION DEADLINE](#)

The IRS has instituted a one month tax filing deadline extension. This extension also applies to the contribution deadline for IRAs and Coverdell ESAs. If you wish to make a contribution to your IRA or ESA for 2020, you now have until May 17, 2021.

[AVOID PHISHING SCAMS](#)

Scammers use email or text messages to trick you into giving them your personal information. This is becoming more and more prevalent during the Coronavirus outbreak. But there are several things you can do to protect yourself.

1. Protect your computer by using security software. Set the software to update automatically so it can deal with any new security threats.
2. Protect your mobile phone by setting software to update automatically. These updates could give you critical protection against security threats.
3. Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. The additional credentials you need to log in to your account fall into two categories:

Something you have — like a passcode you get via text message or an authentication app.

Something you are — like a scan of your fingerprint, your retina, or your face.

Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

4. Protect your data by backing it up. Back up your data and make sure those backups aren't connected to your home network. You can copy your computer files to an external hard drive or cloud storage. Back up the data on your phone, too.

For more information use the following link to access the FTC website:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams#protect>

[NOTICE OF FEE INCREASES](#)

Effective February 1, 2021, various credit union service fees have increased. Please see the rate sheet on the other side of this newsletter for more details.

[ONLINE LOAN APPLICATION](#)

You can apply for a car loan, a home equity loan, a personal loan – any of the loans we offer – whenever the mood or the need strikes.

To access a loan application, go to our website www.affiliatedtradescu.org on your computer and click on the loan application link, or, using our App on a smartphone or tablet, select the “More” tab, and chose the “Apply for a Loan” option.

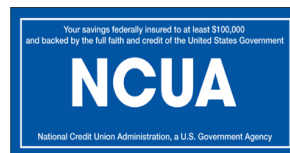
[AFFILIATED TRADES CU APP](#)

Our **Affiliated Trades Credit Union App** is available in the Google and Apple store for your Android or iPhone. If you are already signed up for our Home Banking service you will use the same credentials to access your account. If you have not signed up for the Home Banking site before, you can access your account with the App and a temporary password.

[REMOTE DEPOSIT CAPTURE](#)

Did you know you have the ability to deposit checks or make loan payments from the comfort of your own home? With a flick and a click you can remote deposit via our Affiliated Trades Credit Union App and save the time and expense of coming into our branch.

Sign up on the App today!



AFFILIATED TRADES CREDIT UNION
3900 RIDGE PIKE
COLLEGEVILLE PA. 19426

MON. 8:00 TO 4:30 TUES 8:00 TO 4:30
 THURS. 8:00 TO 7:00 WED. 8:00 TO 4:30
 3RD TUES. 8:00 TO 6:00 FRI 8:00 TO 4:30

PHONE 610-489-0161 - FAX 610-489-2690
 info@affiliatedtradescu.org
 www.affiliatedtradescu.org

APRIL 1, 2021

DIVIDEND RATES

TYPE ACCT.	RATE	ANN. YIELD	
REG. SHARE	0.100%	0.10%	
SHARE DRAFT	0.050%	0.05%	ON AVERAGE DAILY BALANCE OF \$1000.00 OR MORE
I R A	0.399%	0.40%	A GOOD WAY TO HAVE INTEREST EARNED TAX DEFERRED UNTIL WITHDRAWN.
ROTH IRA	0.399%	0.40%	IF REQUIREMENTS ARE MET NO TAXES ARE DUE AT WITHDRAWAL
COVERDELL ESA	0.399%	0.40%	\$2000.00 PER YEAR PER CHILD, NO TAXES DUE IF USED FOR EDUCATION
MONEY MARKET	0.200%	0.20%	THE REQUIRED BALANCE FOR THIS ACCOUNT IS \$2,500.00. IT IS A LIQUID ACCOUNT AND YOU MAY DRAW DOWN TO THE MINIMUM WITH NO PENALTY IMPOSED. IF YOU GO BELOW THE \$2,500.00 IT REVERTS BACK TO YOUR REGULAR SHARE ACCOUNT.
SHARE CERTIFICATES			
6 MO. CD	0.300%	0.30%	A MINIMUM DEPOSIT OF \$1,000.00 REQUIRED ON ALL CERTIFICATES. YOU MAY WISH TO HAVE MORE THAN ONE SHARE CERTIFICATE.
12 MO. CD	0.499%	0.50%	
(\$25,000 min)	0.599%	0.60%	
18 MO. CD	0.549%	0.55%	A PENALTY WILL BE IMPOSED FOR EARLY WITHDRAWAL
(\$25,000 min)	0.649%	0.65%	BASED ON THE REMAINING MATURITY.
24 MO. CD	0.648%	0.65%	DIVIDENDS ON ALL ACCOUNTS ARE COMPOUNDED MONTHLY
(\$25,000 min)	0.748%	0.75%	
36 MO. CD	0.747%	0.75%	ALL CERTIFICATES 12 MONTHS AND UP PAY A BONUS ON THE RATE OF .10% FOR \$25,000
(\$25,000 min)	0.847%	0.85%	MINIMUM

RATES AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

LOAN RATES

AS LOW AS

NEW AUTO	1.99%	MAX. 80,000.00	FOR 60 MO. UP TO 100% FINANCING
NEW AUTO (61-72 MONTHS)	2.24%	MAX. 80,000.00	FOR 72 MO. UP TO 100% FINANCING
USED AUTO 1 - 7 YRS OLD	2.49%	MAX. 80,000.00	FOR 60 MO. UP TO 90% FINANCING
USED AUTO 1 - 7 YRS OLD 61-72 Mths)	2.74%	MAX. 80,000.00	FOR 72 MO UP TO 90% FINANCING
USED AUTO 8 YRS or OLDER	3.49%	MAX 40,000.00	SUBJECT TO REVIEW FOR FINANCING TERMS
NEW RECREATIONAL VEHICLE	6.25%	MAX 50,000.00	FOR 60 MO. UP TO 90% FINANCING
USED RV 1 to 3 YRS OLD	6.75%	MAX 40,000.00	FOR 60 MO. UP TO 80% FINANCING
USED RV 4 to 7 YRS OLD	7.25%	MAX 40,000.00	FOR 60 MO. UP TO 80% FINANCING
USED RV 8 YRS or OLDER	7.75%	MAX 40,000.00	SUBJECT TO REVIEW FOR FINANCING TERMS
SHARE SECURED	1.99%	MAX. PLEDGED SH	FOR 60 MO.
SIGNATURE	13.00%	MAX. \$10,000.00	UP TO 60 MO.
CO-MAKER	13.00%	MAX. 10,000.00	UP TO 60 MO.
SIGN. LINE (MUST QUALIFY)	13.00%	MAX. 5,000.00	REVOLVING
HOME EQUITY (MUST QUALIFY)	4.00%	VARIABLE LINE OF CREDIT (UP TO 15 YRS)	
	4.00%	5-YEAR FIXED RATE	
	4.50%	10-YEAR FIXED RATE	
	5.00%	15-YEAR FIXED RATE	

DEPOSIT ACCOUNT FEES (EFFECTIVE 02/01/2021)

RATES SUBJECT TO CHANGE WITHOUT NOTICE	NSF ITEM FEE	\$30.00
1- THE ANNUAL YIELD =(APY) = ANNUAL PERCENTAGE YIELD.	STOP PAYMENT FEE	\$15.00
2- DIVIDENDS ARE CALCULATED ON THE AVERAGE DAILY BALANCE METHOD.	OVERDRAFT TRANSFER FEE	\$3.00
3- DIVIDENDS ARE CALCULATED AND POSTED ON THE LAST DAY OF THE MONTH.	NEGATIVE ACCOUNT FEE	\$5.00
4- NO DIVIDEND IS APPLIED TO AN ACCOUNT THAT IS CLOSED PRIOR TO THE POSTING DATE.	DORMANT ACCOUNT FEE (OVER 2 YRS)	\$5.00
5- DIVIDENDS ARE PAID FROM AVAILABLE EARNINGS.	LOW SHARE BALANCE FEE	\$5.00
	ESCHEAT FEE	\$50.00
	CHECK COPY FEE (dated within 1 year)	\$0.75
	CHECK COPY FEE (dated over 1 year)	\$5.00
	WESTERN UNION FEE	\$25.00
	WIRE TRANSFER FEE	\$25.00
	INTERNATIONAL WIRE FEE	\$45.00
	OUTGOING ACH ORIGINATION (ONE TIME)	\$5.00
	RETURNED DEPOSIT ITEM FEE	\$30.00
	REPLACEMENT DEBIT CARD FEE	\$5.00

AFFILIATED TRADES CREDIT UNION OFFICERS

PRESIDENT- JOHN KESLICK
 VICE PRESIDENT- JERE REEDINGER
 SECRETARY-TREASURER- MICHAEL DEPAOLI
 DIRECTOR- JOHN DAVID SILVESTRE
 DIRECTOR- EUGENE STEWART
 CHIEF EXECUTIVE OFFICER- BRIAN BISCHOF

CREDIT COMMITTEE
 EUGENE STEWART
 STANLEY KATEUSZ JR
 MARY ANN SCLAFANI

MARY ANN SCLAFANI- OFFICE STAFF
 STACY SCHIMPF - OFFICE STAFF