



NEWS WORTH SHARING!

FALL 2010

COMING SOON to AFCU MEMBERS!



Our members have repeatedly told us that they want better ATM access. In response to this we expect by early in 2011, AFCU members will have access to THE EXCHANGE Network. What does that mean? Well read on... members will have access to over 2400 ATMs Canada wide with all the following great features. Members will be able to locate an EXCHANGE® ATM nearby by clicking on a link on our website.

SURCHARGE FREE ATM!

The banks and credit unions on THE EXCHANGE® network have agreed to never charge each other's cardholders surcharge fees. You will never pay any additional fees to access your own money even if you use another Financial Institution's Exchange® ATM. Yes, you still have to pay your normal account fees but that's it, nothing extra. This truly means that Airline Financial Credit Union members can use the bank ATMs on THE EXCHANGE® network without incurring any surcharges. Just look for THE EXCHANGE® logo on the ATM to avoid surcharges.

DEPOSIT INFORMATION

Wow! Whether you're in Newfoundland, BC or somewhere in between, members can use any of the deposit-taking ATMs on THE EXCHANGE® network to make a deposit. Really! To avoid driving to make a deposit, you can use any deposit taking ATM on THE EXCHANGE® network in Canada. You will be able to locate a deposit taking ATM on THE EXCHANGE® network via a link on our website.

US ACCESS

Going south for work or pleasure? Look for THE EXCHANGE® logo at over 265,000 ATMs whenever and wherever you are traveling in the United States. As a Canadian Exchange cardholder, you can withdraw money from any ATM displaying this logo and the vast majority of them will be surcharge free to you. Deposits are only allowed at EXCHANGE ATMs in Canada, so if you are going to be away for an extended period and need to deposit to your account, plan ahead and talk with your financial institution about other options available to you.



When traveling in the US, look for ATMs displaying the No SUR!® logo. No SUR! means no surcharges! Using an ATM that displays the No SUR!® logo will guarantee that you never pay a surcharge!

AFCU has also signed up for ACCEL® Point of Sale (POS) in the United States, which means that once in place purchases in the United States may be paid for using your debit card. Just like at home, all you have to do is swipe and verify the transaction with your confidential PIN.

Once the service is activated, you can locate thousands of ATMs across Canada and the USA by visiting our website. As previously mentioned we expect to have this service available early in 2011. **Visit us on line at www.airlinecreditunion.ca for exciting updates on the new services available to all members.**



CHIP CARD TECHNOLOGY

Debit card skimming and the resulting losses due the fraudulent activity is an ever increasing expense to you and your credit union as it is in all other financial institutions these days. In order to better protect ourselves against this loss, AFCU will be launching a more secure chip debit card in 2011. Once the certification process has been completed, we will be rolling out new cards to all cardholders.



MOBILE BANKING SERVICES

Once our service provider finishes testing our new mobile banking service we hope to offer this option to our members in 2011. This will give members the ability to check account balance, review account activity and transfer between accounts on their cell phones or PADs. Again check our website on a regular basis for updates.



ACCOUNT MAINTENANCE FEE

As we advised members in our spring newsletter, we have reviewed our fee structure carefully to see what we are charging and what services members want to access. We spent a great deal of time comparing our fees with the competition and most importantly, looked at what services we need to offer the members. Given the cost of offering these services and the unforeseeable financial impact the new HST has had on our business, we are applying a very low monthly maintenance fee of \$4.00 per member. AFCU has not increased fees in over 5 years. Of the financial institutions that we surveyed, the average monthly fee was \$15.00. Watch for hidden fees in many other institutions. AFCU is your credit union and as a member, we believe in keeping our members informed. We're sure that when you look at it closely, you'll agree that you're getting excellent value. What do you get in addition to the new services planned for the next year? Well look at the table below:

SERVICE	COST PER MEMBERSHIP
Cheque Transactions	INCLUDED
Pre Authorized Debits	INCLUDED
In Branch Bill Payment	INCLUDED
Internet Banking	INCLUDED
Internet Banking Bill Payment	INCLUDED
Internet Banking - Funds Transfer To Other Institutions/Individuals	INCLUDED
In Branch Deposits	INCLUDED
Telephone Banking	INCLUDED
In Branch Withdraw	INCLUDED
In Branch Transfers	INCLUDED
Parking At Main Branch	INCLUDED
Overdraft Transfers	INCLUDED
Replacement Debit Cards	INCLUDED
Bi Annual Statements	INCLUDED
ATM – AFCU	INCLUDED
American Express T/C	INCLUDED
Administration Fee US Exchange	INCLUDED
Point Of Sale –Debit Card (Min. Monthly Balance > \$500.00 – No Increase In Fee)	INCLUDED



Nobody wants to see increases but everyone realizes there is no such thing as a free lunch. Other institutions try to cloud the issue by providing limited number of transactions, overcharging for other products or by eliminating or charging for in branch service. With AFCU there is no fine print. We offer members a very large and growing selection of services at well below market prices.

OUR FIRST CHARITY GOLF TOURNAMENT WAS A HUGE SUCCESS!

Over seventy golfers participated in our first Charity Golf Tournament. Through the generosity of our members and suppliers, we were able to donate **OVER \$3000.00** to **DREAMS TAKE FLIGHT.**



We plan to have another tournament in 2011 so visit our webpage in the spring for full details.



Bill Sanderson
President of Dreams Take Flight



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Hours: Monday-Friday **9:00 am - 4:00 pm**
ATM service available 24/7