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**APCI FEDERAL
CREDIT UNION**
Lehigh Valley, PA 18002-0147
P.O. Box 20147

www.apcifu.com
Celebrating 55 Years of Service
to Our Members! 1954-2009

HOLIDAY LOANS



Make your *wish*
come true with a
low-rate holiday loan

Borrow as much as \$15,000
for up to
two years at **5.99%**
APR*

This special offer is available now through January 31, 2010. Apply online today at www.apcifu.com or call us at (800) 821-5104.

*APR= Annual Percentage Rate. Rate reflects a 1/4% discount with automatic payment.



2010 Arnold Palmer Invitational Presented by MasterCard®

You could win a trip with your Priceless Foursome to the 2010 Arnold Palmer Invitational Presented by MasterCard®. Use your APCI FCU MasterCard® between 1/2/10 and 2/15/10 and you will be automatically entered for a chance to win*. One Grand Prize winner will receive a 4 day/3 night trip for four to the Arnold Palmer Invitational Presented by MasterCard®. The Prize package valued at \$6,000.00 includes:

- A meet & greet with golf legend, Arnold Palmer
- The opportunity to walk inside the ropes & follow a pro
- Access to the hospitality area

Don't have an APCI FCU Classic or Gold MasterCard® with a rate as low as 8.90% APR,** no annual fee, no balance transfer fee, no cash advance fee and no late fee? Apply online today at www.apcifu.com.

*No purchase necessary. Void where prohibited. PIN-based and international transactions ineligible. See official rules for complete details. Learn more at www.apcifu.com. ** APR=Annual Percentage Rate.

The Newsletter
of the APCI
Federal
Credit Union

Common Cents

WINTER
2010



Kids Klub News!
See inside for more details.

INSIDE THIS ISSUE

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IT HAS BEEN A PLEASURE

to serve you this past year...

As we look back on 2009, we acknowledge our 55th year of service. What a great opportunity it's been to offer our Credit Union products and services to members across the country. We've been busy...

Member Promotions: We began the year with our Grand Opening Celebration highlighting the move to our new location on campus. Fifteen cash prizes were awarded to lucky members. Our summer and fall activities showcased our Go Green and Get Green and Economic Stimulus Package promotions. Over 1,000 APCI FCU Go Green grocery totes have been distributed and over 400 members were incented with cash credits for their participation. Everyone enjoyed reading the online weekly "Go Green" tips posted on our site, www.apcifu.com.

Member Activities: APCI FCU hosted several successful events this year. Locally, this spring, we held our annual Kids Klub party and College Survival Seminar and celebrated National Credit Union Youth Week and Take Your Children to Work Day. This fall, we held our Information Fair onsite at our Trexlertown Office to showcase our suite of electronic products

and services and raised \$701.00 through lunch donations. All monies were donated to The Wildlands Conservancy – an organization that works to preserve, protect, restore, and enhance the land, water, ecological and recreational resources of the Lehigh Valley and the Lehigh River Valley.

Member Visits: It was a pleasure for our Business Development Officer, Nancy Green, I and various other staff members to visit many Air Products locations across the country this year. Our pursuit to bring the Credit Union to you resulted in us welcoming over 100 new members and establishing over 700 new products and services. Remember, once a member... always a member!

Happy New Year 2010! APCI FCU looks forward to another busy year filled with more exciting activities and opportunities to interact with you, our valued members.

Lori Floyd
Marketing Manager

All correspondence for the APCI Federal Credit Union should be directed to:
PO Box 20147, Lehigh Valley, PA 18002-0147

2010 PRIVACY DISCLOSURE As part of Reg. P compliance, the APCI Federal Credit Union is required by law to send an annual privacy disclosure to existing members. This disclosure was sent with your November 2009 paper statement or with your November 2009 E-statement message. As your credit union, we are making continued efforts to maintain your privacy, a cornerstone of our relationship. If you have any questions, please contact Member Services at (800) 821-5104.

Holiday Closings

New Year's DayFriday, 1 Jan. 2010

Kids Klub

Can you believe it's been over 15 years since the inception of the Kids Klub? Currently, we have over 895 members from almost every state in North America.

In an effort to share the benefits of Kids Klub membership with all eligible kids, the credit union will make several revisions. As of January 1, 2010, all Kids Klub members will receive a birthday card and a special gift at the beginning of the month in which your birthday falls.* All kids may continue to earn gold coins through 12/31/09. Gold coins will not be awarded after 12/31/09. All coins must be redeemed no later than March 31, 2010.

**Kids Klub activities are for members between the ages of 5-12 years old. Birthday card and gift will be mailed at the beginning of the month in which the child's birthday falls (child must be between the ages of 5-12 years old in the month of distribution).*

If you have any questions, you may call the Credit Union at (800) 821-5104 or email credit@airproducts.com.

APCI FEDERAL CREDIT UNION KIDS KLUB RULES – EFFECTIVE JANUARY 1, 2010

All members ages 5 through 12 years old are automatically part of the Kids Klub.

If your child does not have an account, we will be happy to open one for them. All accounts must be opened as PAUTMA accounts. The account must have a minimum balance of \$50 at the end of 3 months.

Kids Klub Members are entitled to receive:

- A Spring/Summer Newsletter
- A Fall/Winter Newsletter with a Trick-or-Treat Bag
- The opportunity to make and submit a holiday ornament for the Credit Union holiday tree that we display in our lobby. If they do, we will deposit \$10 to their savings account.
- A birthday greeting and gift.

The key to this program's success is **SAVING!** Consider depositing money received from birthdays or allowances.

*Make saving fun
and easy by
participating in
the APCI Federal
Credit Union
Kids Klub!*



Fight Identity Theft – Request Your Free Annual Credit Report

Get your free annual credit report at AnnualCreditReport.com Fight identify theft by monitoring and reviewing your credit report. You may request your free credit report online. They are viewable immediately upon authentication of your identity. You are entitled to receive one free credit report every twelve months from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.



Turbo Tax

You probably haven't started thinking about your taxes, but we have. So relax! When it's time to do your taxes, we'll provide you access to Turbo Tax. Turbo Tax offers step-by-step guidance to make sure you get things right and get your maximum refund. Watch for a link to Turbo Tax on our website at www.apcifcu.com.



Go Green at APCI FCU

Save time. Save space. Save money. Save a tree! Sign up for our FREE APCI FCU E-statement service in place of traditional paper statements and get a Free Go Green recyclable grocery tote.*

- **FAST** – available online, sooner than paper statements by mail.
- **CONVENIENT** – stored for you online and archived.
- **SECURE** – access your statement through our secure APCIRCUIT® PC Home Banking Service.
- **ECO-FRIENDLY** – save paper and help the environment!

Enroll online today for E-statement or call Member Services at (800) 821-5104.

**Tote offer applies to new E-statement accounts and is available while supplies last.*



APCI Federal Credit Union Fee Schedule

Effective January 1, 2010*

Account Related Fees:

Account Reconciliation and /or Research (per hour \$10 min charge)	\$10.00
ATM Deposit Correction Fee	\$3.00
ATM Withdrawal (per ATM withdrawal in excess of 15 per month)	\$0.75
ATM or VCC Card Replacement	\$2.00
ATM or VCC Special Handling	\$50.00
Bad Address / Unlocated Member (per month until valid address is provided)	\$2.50
Certified Share or Home Equity Draft	\$4.00
Dormant Account (per month after 36 months of inactivity)	\$2.50
Loan Modification Agreement (excludes 20 year Real Estate Loans)	\$100.00
NSF Item (non-sufficient funds share draft, ACH debit items)	\$25.00
Returned Deposit Item	\$10.00
Share Draft Copy **	\$3.00
Statement Copy (per statement)	\$2.00
Stop Payment (ACH debit)	\$6.00
Stop Payment (share draft) ***	\$6.00
Stop Payment (block of share drafts) ***	\$10.00
Stop Payment (teller checks payable to a 3rd party)	\$15.00
Teller Check (payable to a 3rd party)	\$4.00
VISA Check Card Receipt Copy	\$20.00

Miscellaneous Fees:

American Express Gift Check	\$1.50
American Express Travelers Cheques (per \$100)	\$0.50
American Express Travelers Cheques for Two (per \$100)	\$0.75
American Express Foreign Currency Travel Funds (minimum per order)	\$15.00
Legal Process Fees (garnishment / levy / subpoena) plus attorney fees	\$25.00
Bill Pay (fee per month if no bills are paid in that month)	\$5.95
Federal Express Overnight (Saturday delivery \$20)	\$9.75
Priority Mail	\$3.50
VISA Gift Card	\$2.50
Western Union Quick Cash (International \$32 plus 5% over \$500)	\$17.50
Wire Transfer - Incoming	No Charge
Wire Transfer - Outgoing Domestic	\$15.00
Wire Transfer - Outgoing International	\$30.00

* All Rates Subject To Change

** No charge if processed through APCIRCUIT®

*** No charge if processed through Tellerphone or APCIRCUIT®

A MESSAGE FROM LPL FINANCIAL patrick hutchinson



The financial services industry has undergone a historic and monumental change over the past year. Recognizing that massive advisor defections and migrations would confuse and frustrate clients, we decided to brand our practice with a unique moniker. The name SECTOR ANALYSTS came about from our investment philosophy and strategy. We believe in defining, analyzing and utilizing market fluctuations to our advantage. Frequent portfolio reviews allow us to implement this philosophy and ensure that our investment strategies align with changes in our clients goals.

We will continue to use LPL Financial Services as our Broker/Dealer and clearing House, as well as utilize their state-of-the-art technology services to deliver high quality investment management. In these economic times, it is imperative to expand our research and resources to provide comprehensive guidance to our clients. Therefore, we will use LPL research along with other independent resources to gather the opinions of analysts, portfolio managers and economists in order to formulate a comprehensive investment approach.

For more information, please call our office at (610) 481-3176.



SECTOR ANALYSTS

Financial & Investment Management Services

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market fluctuations to
our advantage.*