

what's news

Apply for a Visa Platinum Card and take advantage of a low introductory APR.

Visa Platinum Card

3.99% ¹	7.90% - 17.90% ¹
12-month intro APR on purchases and balance transfers	Standard purchase APR applies

If you typically carry a balance on your credit card purchases, we have some great news that could keep more money in your pocket.

Apply for the Visa Platinum Card from Allsteel Credit Union by Feb. 28, 2018, and enjoy a 3.99% intro APR on purchases and balance transfers for 12 months.

Our Visa Platinum Card features:

- No annual fee
- No balance transfer fee
- Generous credit lines
- Low regular APRs
- EMV smart-chip technology for enhanced security

Already have a Visa card from us?
You can save, too!

Transfer balances you have elsewhere to your Allsteel Visa and enjoy a 3.99% APR on the transferred balances for 12 months.²

Our special rate is a great opportunity to reduce your interest and pay down your other credit card balances faster. Also, transfer higher-rate balances from auto loans, personal loans and retail store credit cards.

To transfer a balance, call 630.906.2050.
Offer ends Feb. 28, 2018.

The Allsteel Credit Union Visa Platinum Card offers great convenience and financial flexibility. To apply, visit allsteelcu.com and click on "Loans and Credit Cards."

But don't wait too long. This offer ends Feb. 28, 2018.

¹ Intro *purchase* Annual Percentage Rate (APR) is 3.99% for 12 months from the date of account opening, and then the standard purchase APR applies. Intro *balance transfer* APR is 3.99% for 12 months from date of first transfer, for transfers under this offer that post to your account by 2.28.2018 — after which the standard purchase APR applies. Standard purchase APR is 7.90% - 17.90%, based on your creditworthiness. See pricing and terms at allsteelcu.com. We will not process any balance transfer requests that are from any other account or loan that we (Allsteel Credit Union) issued.

² The 3.99% promotional Annual Percentage Rate (APR) for 12 months applies to balance transfers made between 1.1.2018 and 2.28.2018, and begins when the first qualifying balance transfer posts to your account. After the promotional period, the APR for the unpaid balance and any new balance transfers will match your standard purchase APR. We will not process any balance transfer requests that are from any other account or loan that we (Allsteel Credit Union) issued.



NEWS NOTE:

This is the last print edition of What's News, Allsteel Credit Union's quarterly newsletter. Starting in spring 2018, What's News goes to an online-only format. To get the digital version, simply sign up at allsteelcu.com.

Prepare for a more secure future with a more focused savings approach.



A key to achieving financial security is preparation. We've put together guidelines that can help you put a plan into action.

Start saving now.

It's simple — the earlier and more you save, the faster your money will grow. That way, you'll maximize the effect of compounding, earning a return on not only what you save, but also on the dividends generated. Month after month.

Save what you can.

How consistently you save can be even more important than how much you save. Experts agree that consistently putting

10% of each paycheck into savings will ultimately keep you on the road to financial freedom.

Automate your savings.

Using automatic transfers ensures that money goes into your savings account before it can be spent. Set up automatic transfers in Online Banking or our Mobile Banking app, or stop by the credit union. Also, arrange Direct Deposit with your employer.

Remember how you want to retire.

Nobody wants to spend their retirement worrying about money. That's why financial experts always recommend funding your retirement first. Open a traditional or Roth IRA. Or a 401(k) if you're eligible. Retirement accounts offer excellent tax advantages that can help you get ahead and look forward to a successful, more worry-free retirement.

Be more frugal.

A dollar saved is a dollar earned. Make your morning coffee at home. Instead of buying lunch on work days, brown-bag it. Put the money you spend on unnecessary expenses into savings — and watch your savings grow day by day.

So consider altering your approach to focus on saving instead of spending. You may be surprised how fast and how much it can all add up.

Make your financial life easier and simpler — with eStatements.

Tired of seeing papers pile up? With eStatements from Allsteel Credit Union, you can replace your paper statements that come in the U.S. mail with electronic monthly statements that you can view securely online.

Offered through our Online Banking, eStatements make life simpler and more convenient. So why should you switch from paper statements?

Faster delivery.

Receive your eStatements two or three days before you'd receive your paper statements.

Greater security.

Eliminate the risk of having your statement with private information stolen from your mailbox.

Easy accessibility.

Securely access up to 7 years of your account statements online 24/7.

Good for the planet.

eStatements green up the environment by reducing unnecessary landfill waste and helping save trees that benefit the Earth's natural environment.

Save money.

Get a \$5 credit to your account when you enroll in eStatements.³ Plus, you'll receive a 0.50% discount on any new consumer loan from Allsteel Credit Union. Due to rising costs, effective Jan. 31, 2018, a \$2 monthly fee will be assessed for each statement printed and mailed to members age 18-65.⁴

Already enrolled in Allsteel Credit Union Online Banking? Call 630.906.2050 and we'll sign you up for eStatements. If you're not enrolled in Online Banking or eStatements, call and we'll help you quickly enroll in both.

³ Offer applies to new eStatement enrollments only.

⁴ Fee is automatically waived for members age 65 and older and those under age 18.



NEWS NOTE:

The Allsteel Credit Union annual meeting is set for March 22, 2018, at 6:30 p.m. at St. Luke's Family Life Center in Montgomery. Learn what's ahead for the credit union. Chat with fellow members. Light dinner will be served.

How to protect yourself from the potential dangers of the Equifax security breach.

The cybersecurity breach at Equifax in September 2017 reportedly compromised the personal information of as many as 143 million Americans. What should you do?

The solution, according to many experts, is to freeze your credit report. However, a credit freeze protects only against new accounts being opened in your name. Even with a credit freeze, you're still vulnerable to attacks on existing accounts.

According to Lauren Lyons Cole, editor of Your Money at Business Insider and also a certified financial planner, here's what you can do to protect your credit and personal identity:

Monitor your accounts regularly. Log in to each account, or use an account-aggregation app like Mint, to review all charges. If you see something suspicious, contact your financial institution immediately.

File your taxes early. Organize your tax information early, and submit your return to minimize the chances of a fraudulent

return being filed in your name.

Use secure passwords and two-step verification. Identity theft typically occurs with existing accounts, so focus on safeguarding your online data, especially accounts containing your personal information and financial data.

Set up alerts for new credit activity. Save yourself money and use a free credit-monitoring service, such as Credit Sesame. You can also set up a fraud alert or credit freeze if you want.

Routinely check your credit reports. Request a free credit report from each of the three major credit bureaus once a year through AnnualCreditReport.com. You can get copies from all three bureaus at once, or request a report from a different bureau every four months to be extra vigilant.

Few things are more important than your personal privacy and security. Make sure you're doing everything you can to help protect them.

Don't let debt derail your retirement. We can help you stay on track.



Just about everybody carries some debt. Some debt can be beneficial, such as a mortgage that may provide tax deductions. But other debt can be financially crippling, such as running up high-interest credit card balances.

If you have too much debt, it's preventing you from saving enough for your retirement. The Investor Guidance Center⁵ at CUNA Mutual Group suggests you follow these

steps to eliminate debt — particularly debt that can become overwhelming.

List your credit card debts from highest to lowest interest rate, including balances.

If you have an excellent credit score, or if you've improved your score, call your credit card issuers to see if you can qualify for a lower rate that saves you money.

Create an efficient strategy to pay down debt.

If your debts' interest rates differ, pay off the highest rate first,

to reduce your debt faster. If the interest rates are about the same, pay off smaller balances first, which can provide an emotional lift and keep you motivated.

Pay the minimum monthly payment on all debts — except the one you're targeting.

Every month, put any extra funds toward the targeted account. Try to pay it off as quickly as possible. Then move on to your next debt target.

Repeat until your debt disappears.

Eliminating unnecessary debt builds wealth, helps you save for future retirement, and allows you to achieve financial independence sooner.

The moral, of course, is don't let mounting debt put you in a downward spiral. If you're already in too far, take immediate steps to reduce your debt.

For guidance on retirement or financial planning, call the Investor Guidance Center⁵ at CUNA Mutual Group: 888.888.3940. Allsteel Credit Union is proud to collaborate with CUNA Mutual Group, an insurance and financial-services provider for credit unions and their members.

⁵ Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1937549.1-1117-1219



NEWS NOTE:

Coming soon in your mail — Form 1099 from the credit union for accounts that earned \$10 or more in interest in 2017. Also, Form 1098 will be mailed separately (the balance in your IRA is the fair market value reported to the IRS).

Consider and use the many ways we make your banking more convenient.

At Allsteel Credit Union, we know you can't always get to the credit union. The good news is, you don't have to.



We offer all kinds of ways that let you manage your money wherever and whenever it's most convenient for you. These include:

Online Banking — Handle virtually any transaction simply by logging into your account.

Mobile Banking — Use your mobile device to access your accounts via our mobile app, our mobile website, or through text banking.

Mobile Deposit — With this feature of our mobile app, make check deposits with your mobile device conveniently and securely. Just take photos of the front and back of your check and submit.

Nationwide ATMs — Access your Allsteel accounts at any of the nearly 90,000 surcharge-free ATMs in our networks.

Speedy Line Automated Telephone Banking — Transfer funds, check account balances and more by phone. Call 800.814.9056, then enter your 7-digit account number and PIN.

So it's nice to know whether you're home, at work, or on the go, you and your money are never far apart.

Thoughts from the President

At Allsteel Credit Union, we make it a point to never forget what matters most. You.

As we go about our busy schedules, we often take for granted things that are part of our everyday life. With that in mind, I'd like to remind members about what makes our credit union a wonderful place to keep and manage your money.

First, Allsteel Credit Union is a not-for-profit financial cooperative, owned and controlled by its members. Each member's account represents his/her share of ownership in the cooperative. Unlike a bank, a cooperative like ours operates solely to benefit its collective membership — not to maximize profits for investors, stockholders or its board.

Everything Allsteel Credit Union does is intended to enhance the lives of those who use our services. As a member-owned cooperative, we keep the best interests of our members aligned with our governing policies, as well as our rates and fee structures.

That means our credit union typically offers better rates and fewer and lower fees than other financial institutions that exist to make and maximize profit from their customers.

At Allsteel, we always try to make our best even better. You can help us do that by using our services as much as you can. The more our members do business with us, the more we can give back in the form of lower loan rates, higher deposit rates, fewer fees, better products. And so, I also encourage you to help us grow by referring anyone you know for membership.

We offer a full range of low-cost loans, including mortgages, home equity lines of credit, auto loans and no-annual-fee Visa credit cards, as well as free checking and other great savings products. Plus, our online- and mobile-banking services help make the most of your time.

It's all part of the Allsteel Credit Union experience that we hope you and all members appreciate and will take full advantage of every day.



Robin L. Lamb
President



At Allsteel Credit Union, we do the utmost to safeguard your personal information. Our privacy notice is available at allsteelcu.com or if you would like a copy mailed to you, please contact the credit union at 630.906.2050 or 800.467.3162.

what's
news

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The quarterly newsletter for members of Allsteel Credit Union.
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