



A-K VALLEY
FEDERAL CREDIT UNION

E-News

December 1, 2008 -Volume 1, Issue 7

For borrowing, saving, protecting & investing - You can trust your credit union!



- * VISA Gift Cards
- * Holiday Loans
- * Holiday Club Accounts

Accessing Your Own Cash Shouldn't Cost You Money!

Spending hard-earned cash on yourself is one thing: forfeiting it to escalating ATM fees is quite another. We're here to help! Because A-K Valley FCU is a member of CO-OP Network, you won't ever have to pay a surcharge when withdrawing cash or making deposits at one of the 25,000 CO-OP Network Surcharge-FREE ATM's nationwide.

By partnering with CO-OP Network, we want to make sure that you never have to pay outlandish fees to get your own money. Saving money isn't the only advantage, either. Saving money at the ATM is not cost-effective if you have to drive 300 miles to do it. Through CO-OP Network, ATM access is not only free, but also easy and convenient. With more than 25,000 locations, CO-OP Network is one of the largest ATM networks in the country. CO-OP ATM's are everywhere, with an emphasis on locations that are well-lit areas and inside secure buildings. Partnerships with 7-Eleven stores and high-end grocery retailers around the country have enabled CO-OP Network to become a leader in providing convenient, in-store ATM access—at locations where you live, work, and shop.

It's this simple: You shouldn't have to spend your money to get your money! [CLICK HERE](#) to learn more about CO-OP Network along with other Surcharge FREE ATMs you can access with your A-K Valley FCU Debit Card.

ATTENTION: A-K Valley FCU will no longer be a member of the Allpoint Network for Surcharge FREE ATMs. If you currently use an Allpoint ATM for surcharge FREE withdrawals—please refer to our other surcharge FREE Networks to find an ATM near you!

Enter to win up to \$750 CASH!

Just in time for the holidays!

Sign Up for E-Statements & ...

- ✓ Save Paper
- ✓ Prevent Potential Fraud
- ✓ Receive your statement faster
- ✓ Enter to WIN one of three CASH prizes up to \$750

Sign up for E-Statements through your existing "e-teller" online banking account with A-K Valley FCU. Not enrolled in E-Teller? No problem, enroll easily online and then sign up for E-Statements.

[CLICK HERE](#) for more details.

Promotion to win CASH ends December 13, 2008

New Feature of E-Teller

All A-K Valley FCU members now have the capability to view all pending debit card transactions in [E-Teller Home Banking](#). This will give you, the member, a better understanding between "Current" and "Available balances."

To view your pending debit transactions, go to your checking account history in E-Teller Home Banking. Once your history comes up, click on the "Pending Items" link at the top right hand corner. All of the debit card transactions you have completed that are not yet posted in your history will show here.