



**A-K VALLEY**  
FEDERAL CREDIT UNION

# E-News

November 3, 2008-Volume 1, Issue 6

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

## Tis' The Season for:



### Holiday Loans:

Need some extra dough this holiday season? Check out our Holiday Loan:

Maximum Amount-\$2,000.00

12 Month Term

Offer Valid 11/01/08 THRU 01/31/09 Only

**Rates as low as 8.70% APR\***

### Platinum Preferred VISA Credit Cards

**APPLY TODAY**

Fixed Rates As Low As: **10.90% APR\***

Enjoy perks such as;

- ◆ ScoreCard Bonus Points
- ◆ Free Travel Accident Insurance
- ◆ Concierge Service
- ◆ 24/7 Preferential Customer Service



### VISA Gift Cards

The Perfect Holiday Gift

Purchase a gift card for \$3.00 at any A-K Valley FCU office location in amounts starting at \$10.00 up to \$500.00.

With a gift card, your gift giving worries will disappear.

\*Membership eligibility required. All rates are subject to change without notice. APR=Annual Percentage Rate. Rates may vary based on individual credit score.



**NEW SURCHARGE FREE  
ATM NETWORK  
COMING SOON!**

A-K Valley FCU will become a member of the CO-OP Network starting November 10, 2008. CO-OP network provides surcharge free access to over 25,000 ATMs throughout the U.S. & Canada. This includes surcharge free access at over 5,500 7-Eleven Store Locations.

A locator will be added to our website for exact locations of CO-OP ATMs. To make it easy for you when you're on the road, you'll be able to access a CO-OP locator via text messaging and GPS.

Look for the CO-OP locator and instructions for text messaging and GPS coming soon to our website!

## We're Blogging!

**Blog** (noun)—An online diary, a chronological log of thoughts published on a Web page.

**Click here** to view our blog! We'll update it monthly and will give you *Tips, Tricks & How To's* on various topics. We hope you will check it out and post your comments!

**Enroll in E-Statements & enter to WIN up to \$750 CASH**  
**CLICK HERE for more information.**



## Surviving a Volatile Market

Global financial markets have been quite volatile given the on-going fallout from the sub-prime debt crisis and the ensuing credit crunch. You may be wondering whether to make changes in your long-term investment plan based upon these recent events.

While stocks have provided the best investment over the long-term, outpacing inflation, long-term government bonds, corporate bonds and U.S. Treasury bills, there has been volatility along the way. As with any significant change in personal circumstances, a change in market conditions presents a good time to review your goals, risk tolerance and investment allocations to make sure you are positioned properly.

The financial advisor at A-K Valley Investment & Retirement Services serving the members of A-K Valley FCU is available to help you.

**Contact Donald R. Miltzer, Sr. at 724-335-2274 x110 to set up a FREE, no obligation appointment.**