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### Holiday Closures:

January 1 & 2  
New Years Day

January 16 & 18  
MLK Day

February 13 & 15  
Presidents' Day

**Contributions to IRAs and HSAs for tax year 2015** must be made on or before Friday, April 15, 2016.

**Be on the lookout for possible phishing scams** for your personal information. These calls or text messages will attempt to obtain your personal information by asking a series of questions about your accounts at AFCU. We will never send a request via email, text message or make a phone call to request personal information such as account numbers, social security numbers and card numbers. Please call the CU if you have been the victim of a phishing attempt.

**Travelling with your VISA Debit or Credit Card?** Notify the Credit Union of your travel plans to ensure your cards work during your trip.

## Holiday Debt? Transfer Balances and Save!

### 2.99% APR\* on Balance Transfers for 18 months!

Does holiday debt have you down? A VISA EMV Platinum Credit Card from AFCU is your low-cost solution to high credit card rates. For a limited time, consolidate your debt for only 2.99% A.P.R.\* for 18 months!

Get the true savings you have been looking for with this low rate. There is no fee for this service and after the introductory period you'll enjoy a low fixed rate.

Take advantage of this **SPECIAL OFFER:**

- Introductory 2.99% Fixed APR\* for 18 months on all balance transfers
- Low, fixed rate on all purchases
- **No Annual Fee for life!**
- **No Balance Transfer Fee**
- **No Cash Advance Fee**
- EMV Chip to Protect You
- Zero Liability for unauthorized card use\*\*
- Fraud monitoring service for your protection
- **ScoreCard Rewards** program earning 1 point for every \$1 spent
- Can be used worldwide, wherever VISA is accepted



Apply online at [www.auroracu.com](http://www.auroracu.com) or call a Loan Officer at 303-755-2572 and mention this article to take advantage of this special offer.

\*A.P.R.=Annual Percentage Rate  
\*\* You will have no liability for unauthorized purchases made with your credit card, unless you are grossly negligent in the handling of your card. In any case, your liability will not exceed \$50.00. Does not apply to existing AFCU Platinum VISA Balances

### Email and Text Account Alerts - Your Accounts Safe and Secure

Get the alerts that are important to you:

- Balance Alerts
- Deposit and Withdrawal Notices
- Bill Pay Alerts
- Check Alerts
- CD Maturity Notices
- Loan Payment Reminders

#### Text Message Account Alerts

1. Enroll in Mobile Banking
2. Click on Self-Service tab in Virtual Branch
3. Click 'Account Alerts' to set-up and manage alerts

#### Email Account Alerts

1. Sign in to Virtual Branch
2. Click on the Self-Service tab
3. Click 'Account Alerts' to set-up and manage alerts

Visit [www.auroracu.com](http://www.auroracu.com) to sign-up or call a Member Service Representative at 303-755-2572 and we'll walk you through it.

Aurora Federal Credit Union does not charge a fee for the Account Alerts service. Data and Text messaging charges may apply from your wireless carrier.

**Congratulations to COA employees Joe Warren and Jamie-Lynn Gallegos for winning AFCU's prize drawing at the COA Open Enrollment Fair. Walter Francis was the winner from the September 2015 Aurora Fire Academy. Thank you for your support of the Credit Union!**



**Joe Warren**



**Jamie-Lynn Gallegos**



**Walter Francis**

## 2016 Annual AFCU Board Elections

### Make A Difference At Your Credit Union

The Board of Directors has appointed a Nominating Committee for this year's upcoming election. Two positions for the Board are open and are for three-year terms. The committee has nominated Mark Stephenson and Terry Teske.

Board nominations may also be made by petition. Please note that members who wish to petition must file the petition for nomination by January 31, 2016. Petitions must be signed by at least one percent of the membership. A statement of the nominee's qualifications and willingness to serve must accompany all submitted petitions.

The Nominating Committee will endorse two candidates. Each candidate's name, including those nominated by petition, will appear on the ballot.

## Mobile Banking Is Available - FREE

### **Bank at your convenience**

Access your accounts from anywhere 24/7 and perform convenient transactions including transfers, Bill Pay & Popmoney payments, as well as view account balances and review account history.



### **Easy ways to access:**

- Apps - for your iPhone or Android device
- Mobile web - from your mobile browser
- Text - receive account info via text

Visit [www.auroracu.com/mobile](http://www.auroracu.com/mobile) to learn more and sign up.



## Any genius can tell you how much you'll save using Online Bill Pay!

The higher postal rates go, the more you **SAVE** with **FREE Online Bill Pay** from Aurora Federal Credit Union. By paying your next 10 bills using this FREE service, you'll save at least \$5.00. Over the next 12 months, your savings can really add up!

With **FREE Online Bill Pay** from Aurora Federal Credit Union you can:

- Pay any bill, anytime
- Schedule one-time and recurring payments in advance
- Control when and how much you pay
- Be assured that your payments will arrive on time

Experience for yourself the time and money you can save. Enroll today in **FREE Online Bill Pay** by visiting [www.auroracu.com](http://www.auroracu.com) or calling us at 303-755-2572 and we can walk you through it.