

In This Issue:

- **Holiday Debt? Transfer Your Balances to AFCU & Save**
- **FREE Mobile Banking - Download Today!**
- **COA Open Enrollment Benefits Fair**
- **2019 Annual Board Elections**
- **Account Alerts - Your Account Safe & Secure**
- **Our Cards Come with Convenience & Peace of Mind**

Holiday Closures:

New Year's Eve - Close at 1pm

December 29 & January 1
New Year's Day

January 19 & 21
MLK, Jr. Day

February 16 & 18
Presidents' Day

Contributions to IRAs and HSAs for tax year 2018 must be made on or before Monday, April 15, 2019.

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!

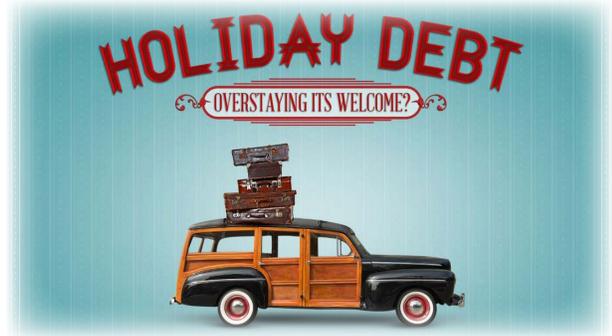
Get the true savings you have been looking for with this low rate. There is no fee for this service and after the introductory period you'll enjoy a low fixed rate.

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
- Use with Apple Pay, Google Pay or Samsung Pay
- Zero Liability for unauthorized card use**
- Fraud monitoring service for your protection
- **ScoreCard Rewards** program earning 1 point for every \$1 spent

Apply online at 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 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



Our mobile banking app puts the highest priority on security & usability. It's ready to fit seamlessly into your life and into your hands.

- **Secure** for worry-free transactions
- **Convenient** for your busy schedule
- **Easy to use** for everyone

Download our mobile app today. **Search Aurora CU Mobile in Apple App Store or Google Play today.**

Need more help? Visit www.auroracu.com/mobile.



COA Open Enrollment

Congratulations to our prize winners from the COA Open Enrollment Benefits Fair. Thank you to everyone that stopped by our table to say "hi" and thanks for your support of the Credit Union!



Cheryl Daniels



Celeste Johnson

2019 Annual AFCU Board Elections

Make A Difference At Your Credit Union

The Nominating Committee is accepting applications for two open positions on the Credit Union Board of Directors.

The Board is responsible for setting policies and overseeing the management of the credit union to assure member-owners of the safety and soundness of their funds. All Board members are volunteers. The Board oversees the creation and evaluation of policies and sets the strategic direction for the credit union.

Interested candidates must submit an AFCU Volunteer Application and be a member of Aurora Federal Credit Union in good standing and at least 18 years of age. Visit www.auroracu.com/volunteer to download the application.

The deadline for submitting an application is February 8, 2019. For more information regarding the application or election process, please contact the credit union at info@auroracu.com or 303-755-2572.



FREE Email & 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

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.

Your AFCU VISA Debit & Credit Card - Comes with Convenience and Peace of Mind

No matter where (even online) or how (even Mobile Wallet) you shop with your AFCU VISA Debit & Credit Cards, you can feel confident we're always working to keep you safe - with multiple layers of security:

- 24/7 Fraud Monitoring Protection - make sure to keep your contact information up-to-date - FALCON Fraud Monitoring uses this to contact you in the event of a suspicious transaction
- EMV Chip Technology - AFCU VISA debit & credit cards have the latest in chip card technology
- Tokenization with Mobile Wallet - feel safe using your card with Apple Pay, Google Pay or Samsung Pay utilizing the latest in card tokenization security
- VISA Zero Liability Protection - in the event of an unauthorized purchase, you have no liability*

Here are a few general tips on card safety:

- If your card is lost or stolen, report it immediately
- Don't leave your card anywhere it could be taken easily (like your glove box or desk at work)
- Memorize your PIN (Don't write it on the card)
- Shred documents that contain personal or financial information
- Make sure your computer has up-to-date anti-virus and spyware software installed when shopping online
- Avoid suspicious looking Phishing emails
- Look at your account information and transactions regularly



Questions? Contact a Member Service Representative at 303-755-2572 or by email at info@auroracu.com.

You will have no liability for unauthorized purchases made with your card, unless you are negligent in the handling of your card. In any case, your liability will not exceed \$50.00.