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Holiday Closures:

December 30 & January 1
New Years Day

January 13 & 15
MLK, Jr. Day

February 17 & 19
Presidents Day

Contributions to IRAs and HSAs for tax year 2017 must be made on or before Tuesday, April 17, 2018.

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 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



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 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.

COA Open Enrollment

Congratulations to COA employee Shiva Sapkota for winning AFCU's prize drawing at the COA Open Enrollment Fair. Thank you to everyone that stopped by our table to say "hi" and thanks for your support of the Credit Union!



Shiva Sapkota

2018 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 9, 2018. For more information regarding the application or election process, please contact the credit union at info@auroracu.com or 303-755-2572.



Open Your Account Today!

Simplify your life with FREE Advantage Checking and all the convenience it offers with FREE Virtual Branch Online Banking to thousands of free ATMs.

- No Monthly Service Fee
- No Minimum Balance Requirement
- FREE VISA Debit Card with Rewards
- Access to over **30,000 No-Fee CO-OP ATMs** 
- FREE Virtual Branch Online Banking
- FREE Online Bill Pay
- FREE Mobile Banking
- FREE A2A Transfers Transfers between the Credit Union and other Financial Institutions
- FREE Popmoney Personal Payments Send and receive money with virtually anyone using an email address or cell phone number

AFCU VISA Debit Card - Press "Credit" at the Checkout

Your FREE AFCU VISA Debit Card has many great features. To take advantage of them all, make sure you press "Credit" or "Signature" at the checkout, rather than entering your PIN number. Here are a few reasons why:

- **ScoreCard Rewards Bonus Points** - Your VISA Debit Card earns ScoreCard Rewards bonus points that can be used for travel and merchandise. Your card earns 1 point for every \$2 spent. However, you don't earn for the transactions when you input your PIN number. Press "Credit" or "Signature" to earn your ScoreCard Rewards Points!
- **VISA Fraud Protection and Monitoring** - Our fraud monitoring and protection tools are in place for VISA Debit Card transactions processed as "Credit" or "Signature" including FALCON Fraud Protection and VISA's Zero Liability Protection.
- **Create a More Secure Transaction** - When using your VISA Debit Card as "Credit" or "Signature" at check-out, returns and chargebacks are easier to process.



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