

ADM Credit Union

Spring 2017 Newsletter

www.admku.com

BUILDING CONSTRUCTION

We are happy to announce we are building our own office this year. Contractors broke ground the first week of March and we hope to be moved by the end of summer, dependent on Mother Nature. We have owned the lot next door to our current location (where we rent) for a number of years and finally have all of our plans done to build.

While our mailing address will change everything else remains (phone numbers, website, email addresses). The new building will allow us a second drive up lane, an ATM machine, better work efficiencies, member privacy, and better security. We are all so excited!!

I will give an update in the summer newsletter and final information in the fall newsletter.

Ann



76th ANNUAL MEETING

On February 23rd we held the 76th annual meeting of the membership at the credit union office in Decatur, IL. ADM Credit Union has been serving ADM employees and their families since 1941.

Your 2017 board of directors include Donna Avelino, Kevin Besser, Patricia Cain, Nick Charveron, Patrick Heneghan, Christ Jordan, Chad Moore, Matt Philips, and Ann Wildman.

We thanked Mike Fleckenstein and Marcee Place who stepped down from the board after many years of volunteering.

Visa gift cards were awarded to winners in attendance at the meeting. Thank you to everyone who continue to support ADM Credit Union with loans and using our services...tell your coworkers and family!

AUTO INSURANCE NOTICES

ADM Credit Union's insurance center is SWBC. SWBC tracks our members' insurance coverage for secured loans and sends the notices for deficiencies on policies. The phone/fax numbers on notices are their numbers. Please do not disregard these notices and contact your insurance agent immediately to correct the deficiency. Collateral Protection Insurance (CPI) will be added to all loans with policy deficiencies per your loan agreement.

Please update your phone numbers, email and mailing address if you have moved or changed cell phones.

It would be very much appreciated.

REFINANCE YOUR LOAN

Do you have an auto, motorcycle or recreational vehicle loan at another bank or credit union? Is your interest rate high? Consider moving your loan to ADM Credit Union for a **lower rate** and **SAVE \$\$\$\$\$**.

Most times we can show you interest savings compared to your higher rate loan with another financial institution. Credit qualifications apply. New purchase money only.

Call today to compare!
217-422-3966

ONLINE ACCOUNT ACCESS

To enroll, your login ID is your member account number. The system will assign a temporary password. You will be required to change your temporary password and ID.

There are many online features such as bill pay, low balance alerts, transaction alerts, e-notices and e-statements to name a few.

INTEREST RATES

While the Federal Reserve has recently raised rates twice in the past year, ADM Credit Union still offers low loan rates on autos, motorcycles, campers, and boats. Check us out for your next purchase.

Legal Holidays

The credit union office will be closed on:

Monday, May 29th
Tuesday, July 4th
Monday, September 4th
Monday, October 9th
Thursday/Friday, Nov 23rd & 24th
Monday, December 25th

Once a Member, Always a Member

You are a member for life as long as you keep your membership par value of \$25 in regular shares. With your share account in good standing you can save for whatever needs and wants you have and borrow money for that new vehicle, vacation, etc. So a change in employer, out of area move, retirement, etc. doesn't matter. With 24/7 electronic banking we can still serve you. We value you and want to serve your financial needs wherever life takes you.