

ADM Credit Union

Summer 2017 Newsletter

www.admku.com

AUDIT VERIFICATION and AUDIT CONFIRMATION

Please examine your statement. If there are any discrepancies or errors, write to our auditors:

**LMHN, CPA's
P.O. Box 87
Taylorville, IL 62568**

Our annual audit is being conducted as of June 30, 2017. Please send any inquiries to our auditors at the above address.



We are moving!!

In 2016 we celebrated the 75th anniversary of our credit union, serving ADM employees and their families since 1941.

This year, after 76 years in business, we broke ground in March for our own office. Construction has gone pretty smooth and quick. The office will be closed as we will be moving (literally next door) on Wednesday, July 26th. All online and mobile banking should not be interrupted during the move.

We are so excited for our new space from growth opportunities to privacy, safety and security. An open house is being planned for late August and the date will be shared on our website and other communications.

THANK YOU to all of our members, past and present, who have supported ADM Credit Union since 1941, and have been a part of our growth and success over the years.

Legal Holidays

The credit union office will be closed on:

Tuesday, July 4th
Monday, September 4th
Monday, October 9th

We'll also be closed for our move on
Wednesday, July 26th

New Address

**3695 E. William Street Rd.
Decatur, IL 62521**

Our phone number, fax, email, and website all remain the same.

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 SWBC numbers.

Deficiency can mean more than just having insurance. For example: 1) If ADM Credit Union is NOT listed as the lien holder – that is a deficiency, 2) If your deductible for comprehensive and/or collision is greater than \$500 – that is a deficiency.

Please DO NOT disregard these notices and contact your insurance agent to correct the deficiency. CPI (Collateral Protection Insurance) will be added to your loan with a policy deficiency as stated in your loan agreement. This added premium will also increase your monthly payment until the deficiency has been corrected.

You can also call our loan department should you need assistance.

REFINANCE YOUR LOAN

Is your auto or motorcycle loan at another bank or credit union? What's your rate? Consider moving your loan to ADM CU for a BETTER loan and **SAVE \$\$\$\$\$**.

**Call Bridget today to compare
217-422-3966**

DID YOU KNOW?

Did you know you can open a membership for your minor child? The account can be set up as a custodial account in the child's name and social security number, with the member (adult) as custodian.

A joint share account with your child as primary can be opened at age 13. Your child is allowed to withdraw funds on their own in this case.

Share draft (checking) accounts for minors can be opened at age 16 with a parent as joint.

This is a great way to start teaching your child about finances.

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.

We encourage all members to sign up for transaction alerts as soon as possible. It is a great communication tool if any fraud or suspect transaction occurs. It is your first line of prevention since you know what transactions you have done on your account.

Get your notices and statements much faster than snail mail when you enroll.