

GET ACCESS

to the information you need

Winter 2011

Hottest Rates

Certificates of Deposit

Term	Rate	APY*
6-Month.....	0.40%	0.40%
12-Month.....	0.60%	0.60%
18-Month.....	0.80%	0.80%
24-Month.....	1.00%	1.00%

Money Market Accts

Tier	Rate	APY*
2,500—9,999.....	0.30%	0.30%
10,000-24,999....	0.30%	0.30%
25,000-49,999...	0.40%	0.40%
50,000 & over....	0.50%	0.50%

*Annual Percentage Yield

See complete list of rates:
www.GetAccessCU.com

HAPPY NEW YEAR

Wishing you a prosperous 2012!
 from the Staff and Board of Directors

Financial Footnotes

As of November 30, 2011

Total Assets.....	\$84,661,000
Total Deposits.....	\$70,575,000
Total Loans.....	\$55,495,000
Net Worth.....	15.5%



Scams Won't Stop in 2012

In the coming year, many events will play out to change our world. Some will be personal, some political, and many will be financial. You'll be hit with scams, rip-offs, and fraudulent activities. We would like to pass on to our members, aka the American Consumer, some scams to watch for in 2012 as reported by the AARP.

The Nigerian Letter: Some of these scams have been around for a while and while the "message" has changed, the danger is still great.

DO NOT RESPOND TO THE LETTERS OR EMAILS—DESTROY AND DELETE

Education Fast-tracks: With unemployment and job anxiety high, some people are considering new careers. Scammers entice the education-seeking unemployed with promises to get rich quick with their secret plans, with high paying jobs after short term schooling.

AVOID MAKING QUICK, HIGH PRESSURE DECISIONS—RESEARCH, GET REFERENCES, TAKE TIME TO CONSIDER OPTIONS

Large Ticket Repairs: Be cautious when making repairs to costly items such as auto or home.

CONSIDER GETTING A SECOND OPINION AND/OR HAVING SOMEONE ELSE SERVICE THE PROBLEM

Outrageous Requests: Phishing for personal or financial information continues to be a very big problem. Many individuals are tricked into giving out crucial bits of info that compromise their well being.

GIVE NO INFORMATION OUT—DO NOT ENGAGE IN CONVERSATIONS WITH UNKNOWNNS. BE PREPARED TO REPORT CALLS TO THE POLICE OR FBI

REMEMBER ACCESS COMMUNITY CREDIT UNION WILL NEVER CALL AND ASK FOR PERSONAL INFORMATION OVER THE PHONE. CALL US IF YOU HAVE A SUSPICIOUS CALLER.

Annual Meeting Announcement

Tuesday, April 10, 2012

6:30 p.m.—Amarillo Civic Center—Regency Room

Director Nominees are:

Dale Harper ~ Place 1 ~3 yr term

Scott Rosenbach ~ Place 2 ~ 3 yr term

Duane Ripperger ~ Place 3 ~ 3 yr term

Nomination by petition:

It will be the duty of the Nominating Committee to nominate at least one member for each board vacancy. Any member in good standing who meets eligibility requirements set forth by Access Community Credit Union may petition to be included on the ballot. The petition must be signed by a minimum of one percent (1%) of members eligible to vote as of year-end 2011. The petition must be submitted to the Nomination Committee by March 1, 2012 (40 days prior to the Annual Meeting). When only one member is nominated for each position to be filled, a voice vote (not by ballot) may be taken or the Chairman of the Board may declare each nominee elected by general consent or acclamation at the Annual Meeting. There will be no nominations from the floor. For more information or to file a petition contact Keith Watson or Karen Wilson at 806-353-9999.

Refreshments will be served, and a brief business meeting and election of directors will follow along with a drawing for door prizes.

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Remember



22,000 +
FREE ATMS

Board of Directors

Duane Ripperger, Chairman
Term expires April 2012
Scott Davis, Vice-Chair
Term expires April 2014
Scott Rosenbach, Treasurer
Term expires April 2012
Freda Powell, Secretary
Term expires April 2014
Louise Ross, Director
Term expires April 2013
Todd Clark, Director
Term expires April 2013
Dale Harper, Director
Term expires April 2012



The Face of Communication Expands

Everyday Access Community Credit Union serves a diverse and growing membership. With this growth comes the challenge of communicating with every age group. One of the newest avenues is thru the very popular Facebook site. We are pleased to bring the Credit Union to the community. Please "like us" on Facebook and become part of our online community as well. We have several local businesses who are partnering with us to bring 'food and service' prizes to you for participating in friendly trivia contests and consumer advocacy tips.



Main Branch:

6401 S. Bell
Amarillo, TX
806-353-9999

Tascosa Branch:

201 Tascosa Rd
Amarillo, TX
806-242-4444

Toll-free

800-687-2990

Fax

806-353-2533

AcuStar (Audio Response)

800-391-8997

Email address:

accesscu@accesscu.net

Website:

www.GetAccessCU.com



Together we gave...

Access Community Credit Union welcomed in new members in December in a special way. If you opened a checking account with a direct deposit during the month of December, not only did we pay \$25 for the direct deposit but we made a \$50 donation to one of the following charitable organizations on behalf of the new ACCU member.

Many thanks to all of our membership for helping us give back to three of the many worthy organizations in the Texas Panhandle.



IMPORTANT AUDIT INFORMATION

Please examine the enclosed statement carefully. If it is not correct, communicate any difference in writing to our auditors:

Connor, McMillon, Mitchell, Shennum, PLLC.
P.O. BOX 15650
Amarillo, TX 79105

If you do not reply, our auditors will consider this statement to be correct.

Please do not send deposits or loan payments to the auditors address.

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