

Abri Credit Union (ACU) is a not-for-profit, full-service financial cooperative. Anyone who lives or works in Will, DuPage, Grundy, Kendall & portions of Kane or Cook County can open accounts.

## Reasons to Bank with ACU

- You are an owner / member of the credit union
- Decisions are based on what's best for YOU - not a few stockholders
- ACU staff personally answer your calls & emails
- You get all of the same products / services that you would at a bank



866.I.OWN.ACUC (469.6228)

815.267.7700

[www.abricu.com](http://www.abricu.com)

## Headquarters

1350 West Renwick Road  
Romeoville, IL 60446-5345

## Branches

Romeoville

Joliet

Woodridge

Plainfield

Frankfort

Argonne National Lab\*

Fermi National Lab\*

*\*Access may be limited to badged employees.*

*See website for branch locations and hours.*

#1000-2

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
 AMERICAN SHARE INSURANCE  
This institution is not federally insured.



## Services

Account Options to Meet Your Needs



# Products & Services Designed with YOU in Mind

## Loans

### Auto & RVs *(New & Used)*

- Low rate loans based on your credit history
- Variety of terms, rate discounts and car buying resources

### Personal Loans & Lines

- No collateral required
- Personal loan - one time for a specific amount
- Personal line - gives the option to borrow the amount you need up to your credit limit again and again, without re-applying

### Visa Credit Cards

- Low rate card for those who carry a balance
- Rewards card for those who pay off their bill monthly

### Home Equity Loans & Lines

- Use the equity in your home
- Loan - large one time expenses like a remodel project or vacation
- Home Equity line - use funds as you need them over & over again

### Mortgages

- Buy your first home
- Move up or refinance your existing mortgage

### Maximum Account Protection

ACU deposits are insured up to \$250,000 per account by American Share Insurance (ASI), the nation's largest private deposit insurer.

## Convenient Checking Programs

### *with Account Access Anytime*

- 4 account types to meet your needs
- Free Visa® check card
- Surcharge-free access at thousands of ATMs nationwide
- Free online banking & bill pay\*
- Phone banking
- Mobile banking
- Direct deposit, overdraft protection & much more

## Deposits & Investments

### Money Market Accounts

Savings for those who maintain a higher balance in their account, want a larger return and prefer to have access to their money.

### Individual Retirement Accounts (IRA)

A tax-favored way to save for long-range expenses like retirement and education.

### Certificates

Savings product where your money grows untouched for a specified period of time, usually at a higher rate.

### Health Savings, Club Accounts & more

Savings accounts that enable you to save money for a specific purpose.

### Financial Planning & Investment Services

Meet with our financial advisor who can assist you in analyzing your investment needs and obtaining your goals.

\*\$6.75/month fee will be charged when bill pay is not used.

## Banking for 16-25 year olds

### Identify

- spendIT checking- Build your own account with an ATM/debit card
- saveIT account- Special savings account developed to encourage good savings practices
- chargeIT Visa credit card - Credit card with a \$250 credit limit for first-time cardholders
- borrowIT personal loans- 12 month loans for the things you need & to help establish credit
- driveIT auto loans- Borrow up to \$15,000 for 60 months on new or used vehicles

Visit [www.idmyway.com](http://www.idmyway.com) to check it out!

## Other Services

- Online banking and bill payments
- Pay friends and family with Popmoney®
- E-Statements
- E-Newsletters
- Preloaded debit cards
- Travel money cards
- Visa gift cards
- Safe deposit boxes *(limited locations)*
- Wire transfers
- License plate renewals

Visit [www.abricu.com](http://www.abricu.com) for more information.

