



# AFFILIATED TRADES

CREDIT UNION

Service and Commitment You Can Trust

JULY 1, 2024

## PRIVACY POLICY

Please review the enclosed privacy policy for Affiliated Trades Credit Union. This is an Annual Notice of how we protect your private financial information and the limited ways in which we may use your personal information.

## BE ON ALERT FOR FRAUD

At Affiliated Trades Credit Union, we are committed to the security of your financial information. However, you must also take every step to ensure the safety and privacy of your information. Never disclose personal details over the phone unless you have initiated the call to a previously known company or individual. If you are unsure about a situation and you think it might be a scam or an attempt to gain access to your account, contact the credit union or another financial institution which may be involved to verify the legitimacy of the threat. We will do our best to assist you.

## ONLINE LOAN APPLICATION

You can apply for a car loan, a home equity loan, a personal loan – any of the loans we offer – whenever the mood or the need strikes.

To access a loan application, go to our website [www.affiliatedtradescu.org](http://www.affiliatedtradescu.org) on your computer and click on the loan application link, or, using our App on a smartphone or tablet, select the “More” tab, and chose the “Apply for a Loan” option.

## AVOID PHISHING SCAMS

Scammers use email or text messages to trick you into giving them your personal information. This is becoming more and more prevalent during the Coronavirus outbreak. But there are several things you can do to protect yourself.

1. Protect your computer by using security software. Set the software to update automatically so it can deal with any new security threats.
2. Protect your mobile phone by setting software to update automatically. These updates could give you critical protection against security threats.
3. Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. The additional credentials you need to log in to your account fall into two categories:

Something you have — like a passcode you get via text message or an authentication app.

Something you are — like a scan of your fingerprint, your retina, or your face.

Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

4. Protect your data by backing it up. Back up your data and make sure those backups aren't connected to your home network. You can copy your computer files to an external hard drive or cloud storage. Back up the data on your phone, too.

For more information use the following link to access the FTC website:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams#protect>

## AFFILIATED TRADES CU APP

Our **Affiliated Trades Credit Union App** is available in the Google and Apple store for your Android or iPhone. If you are already signed up for our Home Banking service you will use the same credentials to access your account. If you have not signed up for the Home Banking site before, you can access your account with the App and a temporary password.

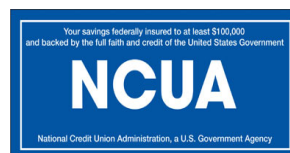
## WEBSITE REMINDER

When we changed our Credit Union name in 2015, we changed our web site to [www.affiliatedtradescu.org](http://www.affiliatedtradescu.org).

Please update your browsers to go to this address instead of our old web address. **We do not own the old web address any more and cannot control the content.**

## DEPOSIT ACCOUNT FEES

NSF Item Fee	\$30.00
Stop Payment Fee	\$15.00
Overdraft Transfer Fee	\$3.00
Negative Account Fee	\$5.00
Dormant Account Fee	\$5.00
Low Share Balance Fee	\$5.00
Check Copy Fee	
(dated within 1 year)	\$0.75
(dated over 1 year)	\$5.00
Wire Transfer Fee	\$30.00
International Wire Fee	\$45.00
Outgoing ACH Origination	
(one time)	\$5.00
Returned Deposit Item Fee	\$30.00
Replacement Debit Card Fee	\$5.00
Escheat Fee	\$50.00



# Card Valet®

# AFFILIATED TRADES CREDIT UNION

MON. 8:00 TO 4:30  
WED. 8:00 TO 4:30  
FRI 8:00 TO 4:30

3900 RIDGE PIKE  
COLLEGEVILLE PA. 19426

TUES 8:00 TO 4:30  
THURS. 8:00 TO 5:00

PHONE 610-489-0161 - FAX 610-489-2690  
info@affiliatedtradescu.org  
www.affiliatedtradescu.org

JULY 1, 2024

## DIVIDEND RATES

TYPE ACCT.	RATE	ANN. YIELD
------------	------	------------

REG. SHARE	0.250%	0.25%
------------	--------	-------

SHARE DRAFT	0.100%	0.10%	ON AVERAGE DAILY BALANCE OF \$1000.00 OR MORE
-------------	--------	-------	---

I R A	1.243%	1.25%	A GOOD WAY TO HAVE INTEREST EARNED TAX DEFERRED UNTIL WITHDRAWN.
ROTH IRA	1.243%	1.25%	IF REQUIREMENTS ARE MET NO TAXES ARE DUE AT WITHDRAWAL
COVERDELL ESA	1.243%	1.25%	\$2000.00 PER YEAR PER CHILD, NO TAXES DUE IF USED FOR EDUCATION

MONEY MARKET	1.243%	1.25%	THE REQUIRED BALANCE FOR THIS ACCOUNT IS \$2,500.00.IT IS A LIQUID ACCOUNT AND YOU MAY DRAW DOWN TO THE MINIMUM WITH NO PENALTY IMPOSED. IF YOU GO BELOW THE \$2,500.00 IT REVERTS BACK TO YOUR REGULAR SHARE ACCOUNT.
--------------	--------	-------	--

## SHARE CERTIFICATES

6 MO. CD	4.410%	4.500%	A MINIMUM DEPOSIT OF \$1,000.00 REQUIRED ON ALL CERTIFICATES.
----------	--------	--------	---

12 MO. CD	4.769%	4.875%	
(\$25,000 min)	4.869%	4.979%	
(\$50,000 min)	4.969%	5.084%	

18 MO. CD	4.650%	4.75%	A 3 MONTH INTEREST PENALTY WILL BE IMPOSED FOR EARLY WITHDRAWAL
(\$25,000 min)	4.750%	4.85%	
(\$50,000 min)	4.850%	4.96%	

24 MO. CD	4.410%	4.50%	DIVIDENDS ON ALL ACCOUNTS ARE COMPOUNDED MONTHLY
(\$25,000 min)	4.510%	4.60%	
(\$50,000 min)	4.610%	4.71%	

36 MO. CD	4.410%	4.50%	ALL CERTIFICATES 12 MONTHS AND UP PAY A BONUS ON THE RATE OF .10% FOR \$25,000
(\$25,000 min)	4.510%	4.60%	MINIMUM AND AN ADDITIONAL .10% FOR \$50,000 MINIMUM
(\$50,000 min)	4.610%	4.71%	

RATES AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

## LOAN RATES

### AS LOW AS

NEW AUTO	5.99%	MAX. 80,000.00	UP TO 100% FINANCING
NEW AUTO (61-72 Months)	6.24%	MAX. 80,000.00	UP TO 100% FINANCING
NEW AUTO (73-84 Months)	6.49%	MAX. 80,000.00	UP TO 100% FINANCING
USED AUTO 1 - 7 YRS OLD	6.49%	MAX. 80,000.00	FOR 60 MO. UP TO 90% FINANCING
USED AUTO 1 - 7 YRS OLD (61-72 Mths)	6.74%	MAX. 80,000.00	FOR 72 MO UP TO 90% FINANCING
USED AUTO 8 YRS or OLDER	7.24%	MAX 50,000.00	SUBJECT TO REVIEW FOR FINANCING TERMS

NEW RV (MOTORCYCLES)	7.74%	UP TO 60 MONTHS WITH 90% FINANCING
NEW RV (MOTORCYCLES)	7.99%	61-72 MONTHS WITH 90% FINANCING
USED RV (MOTORCYCLES)	8.24%	UP TO 60 MONTHS WITH 80% FINANCING
NEW RV (POWERSPORT/WATERCRAFT)	9.49%	UP TO 60 MONTHS WITH 90% FINANCING
USED RV (POWERSPORT/WATERCRAFT)	9.99%	UP TO 60 MONTHS WITH 80% FINANCING
USED RV (ANY OVER 8 YRS)	10.49%	SUBJECT TO REVIEW FOR FINANCING TERMS

NEW RV (MOTORHOMES, CAMPERS, ETC.)	8.99%	MAX 20,000.00	FOR 84 MO. UP TO 90% FINANCING
NEW RV (MOTORHOMES, CAMPERS, ETC.)	7.99%	\$20,000 TO \$50,000	FOR 120 MO. UP TO 90% FINANCING
NEW RV (MOTORHOMES, CAMPERS, ETC.)	7.49%	\$50,000 AND UP	FOR 180 MO. UP TO 90% FINANCING
USED RV (MOTORHOMES, CAMPERS, ETC.)	9.49%	MAX 20,000.00	FOR 60 MO. UP TO 80% FINANCING
USED RV (MOTORHOMES, CAMPERS, ETC.)	8.49%	\$20,000 TO \$50,000	FOR 120 MO. UP TO 80% FINANCING
USED RV (MOTORHOMES, CAMPERS, ETC.)	7.99%	\$50,000 AND UP	FOR 180 MO. UP TO 80% FINANCING

SHARE SECURED	5.24%	MAX. PLEDGED SH	FOR 120 MO.
SIGNATURE	13.00%	MAX. \$10,000.00	UP TO 60 MO.
CO-MAKER	13.00%	MAX. \$10,000.00	UP TO 60 MO.
SIGNATURE LINE OF CREDIT	13.00%	MAX. \$5,000.00	REVOLVING
HOME EQUITY (MUST QUALIFY)	7.25%	VARIABLE LINE OF CREDIT (UP TO 15 YRS)	
	6.75%	5-YEAR FIXED RATE	
	7.25%	10-YEAR FIXED RATE	
	7.50%	15-YEAR FIXED RATE	

## RATES SUBJECT TO CHANGE WITHOUT NOTICE

1- THE ANNUAL YIELD =(APY) = ANNUAL PERCENTAGE YIELD.  
2- DIVIDENDS ARE CALCULATED ON THE AVERAGE DAILY BALANCE METHOD.  
3- DIVIDENDS ARE CALCULATED AND POSTED ON THE LAST DAY OF THE MONTH.  
4- NO DIVIDEND IS APPLIED TO AN ACCOUNT THAT IS CLOSED PRIOR TO THE POSTING DATE.



## AFFILIATED TRADES

CREDIT UNION

Rev. 10/15

### FACTS

#### WHAT DOES AFFILIATED TRADES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

##### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- payment history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

##### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Affiliated Trades Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Affiliated Trades Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

##### Questions?

Call 610-489-0161 or go to [www.affiliatedtradescu.org](http://www.affiliatedtradescu.org)

## What we do

<b>How does Affiliated Trades Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Affiliated Trades Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or apply for financing</li> <li>▪ give us your contact information or provide account information</li> <li>▪ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Affiliated Trades Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Affiliated Trades Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Affiliated Trades Credit Union does not jointly market.</i></li> </ul>

## Other important information

--