



AFFILIATED TRADES

CREDIT UNION

Service and Commitment You Can Trust

APRIL 1, 2024

CELEBRATING OUR 50TH YEAR!!

1974-2024

ABOUT THAT HOME WARRANTY LETTER...

Affiliated Trades Credit Union does not share your personal information with marketers or other companies. However, there are some things we are required to do or do as part of our services that make certain information available to the public. One of these is recording documents in the County Courthouse. These documents are publicly accessible and many companies, some legitimate and some not, will use this public information to generate sales or run an out right scam. Many times these scams will try and make it look like it is being sent directly from our Credit Union. If you have any questions about something you receive in the mail, contact our office.

IRA CONTRIBUTION DEADLINE

The contribution deadline for IRAs and Coverdell ESAs for 2023 is April 15, 2024. If you need to make a contribution for 2023, you must make them by that date.

Contribution limits are \$6,500 (\$7,500 for individuals age 50 and over) for Traditional and Roth IRAs and \$2,000 for Coverdell ESA's.

The contribution limits for Roth and Traditional IRAs increase to \$7,000 (\$8m00 for individuals age 50 and over) for the tax year 2024

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.

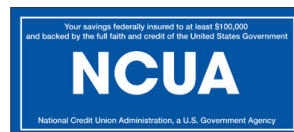
WEBSITE REMINDER

When we changed our Credit Union name in 2015, we changed our web site to www.affiliatedtradescu.org.

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



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

APRIL 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	4.049%	4.125%	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	4.218%	4.30%	DIVIDENDS ON ALL ACCOUNTS ARE COMPOUNDED MONTHLY
(\$25,000 min)	4.318%	4.40%	
(\$50,000 min)	4.418%	4.51%	
36 MO. CD	4.266%	4.35%	ALL CERTIFICATES 12 MONTHS AND UP PAY A BONUS ON THE RATE OF .10% FOR \$25,000
(\$25,000 min)	4.366%	4.45%	MINIMUM AND AN ADDITIONAL .10% FOR \$50,000 MINIMUM
(\$50,000 min)	4.466%	4.56%	

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.