



UPGRADE

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SUMMER 2013

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YOU SPOKE, WE LISTENED

Announcing
A New Online
Experience

We listened when you told us you wanted an improved, more reliable online banking system. In fact, we heard you loud and clear!

After months of researching and evaluating online banking systems, we're excited to unveil a new A+ Online featuring enhancements to enrich your home banking experience.

The new A+ Online design will include new functions and features, resulting in enhanced security, added convenience and improved flexibility!

And, we didn't stop there.

In addition to A+ Online, we're launching new features to Mobile Banking, myFinance and AUDI Telephone Teller.

Plus, for members who want the flexibility and convenience of using a tablet, we're happy to introduce a new app optimized for Tablet Banking.

Your new online banking experience begins on **September 10** when A+FCU will automatically convert current A+ Online users to the new online banking system.

Check below for an overview of the changes you can expect and visit aplusfcu.org/new for additional details.

A+ Online Your A+ Online banking experience is changing for the better! You'll enjoy an integrated system with more functions and flexibility. In addition, we will offer A+ Online in Spanish.

Mobile Banking You'll soon experience improved mobile apps for your iPhone® and Android™ with a new design that makes it easier to manage your money.

Tablet Banking We're excited to introduce a new, fully supported tablet app. The app is easy to use and gives you a convenient, safe and secure way to do your banking anytime and anywhere.

Mobile Deposit With new mobile deposit, you will be able to conveniently and securely deposit checks by taking a picture with your smartphone or tablet.

myFinance Personal Finance Management With the re-designed myFinance, you will see and manage your A+FCU accounts and accounts from other financial institutions. Updated features include:

Bubble Budget - At a glance, you can review your budget status, spending progress and budget categories.

Expense Tracking - The expense tracking tool gives you insights on where, when and how you spend and automatically categorizes and tracks spending from all your accounts.

Debt Management - myFinance allows you to create a customized financial plan that fits your lifestyle and helps you stay on track to financial freedom.

AUDI Telephone Teller System With the new AUDI, you'll still get fast, easy, access to account information anytime and anywhere. The new, enhanced menu will give you improved functionality with slightly different menu options.

A+FCU will automatically convert current AUDI members and PINs to the new system on September 10.

For help with the new online conversion, check out the following online resources:

- [Online Banking Demo Videos](#)
- [Business eGuide](#)
- [Personal eGuide](#)

Watch your email for additional updates or go to aplusfcu.org/new for more information on the conversion.

WE NEED YOUR HELP!

To ensure a smooth transition and prepare for the A+ Online conversion, please verify your **current email address and cell phone number NOW!** To change or update this information, go to A+ Online and follow these six simple steps:

STEP 1

LOGIN to A+ Online

STEP 2

Click the Other/Additional Services tab

STEP 3

Find the Update Your Personal Information line

STEP 4

Click Continue

STEP 5

Update your information

STEP 6

Click Submit



NEW LOOK FOR APLUSFCU.ORG

OUR MEMBERS ROCK MEMBER APPRECIATION CELEBRATION!

The **Member Appreciation Celebration** continues as we give back to you for helping us grow to over 100,000 members strong and over \$1 billion in assets!

Since the May 1 kick-off, over 60 lucky members have won cash and prizes—and we're just getting started! We'll continue to automatically enter you into weekly and monthly drawings until December 31, 2013, when one lucky member will win a Grand Prize drawing of \$10,000. **In total, we are giving away nearly \$300,000 in prizes!**

Adults (Ages 19+)

- **Weekly drawing for a YEAR'S worth of FREE GROCERIES!**
- **Monthly drawings for CASH prizes, including:**
 - One 1st prize of \$5,000
 - One 2nd prize of \$2,500
 - Three 3rd prizes of \$1,000
 - Twenty (20) 4th prizes of \$250
 - Twenty-five (25) 5th prizes of \$100
- **One GRAND PRIZE drawing of \$10,000!**

Youth (Ages 0-18)

- **Weekly drawings for tablets (100 during the celebration!)**

For complete contest rules and to learn how you can **EARN MORE** drawing entries, please visit aplusfcu.org/celebration.

To better guide you to financial solutions throughout your life, we're excited to announce a new website design this August. The new design and improved navigation will help you quickly access products, services, eServices and rates, as well as important A+FCU information.



Plus, the intuitive design will help you find specific products, services and resources when preparing for key financial decisions, such as:

- Buy a Car
- Own a Home
- Grow a Business
- Have a Family
- Get an Education
- Retire Ready



A+FCU GIFT REGISTRIES Beginning in August, prospective graduates, brides and grooms, and parents will enjoy the convenience of our new online gift registries. **myGrad, myWedding** and **myBaby** registry accounts are the perfect way for family and friends to safely and conveniently give monetary gifts online.

Members who sign up for the registry will be able to designate a savings account for a specific purpose. For example, a soon-to-be married couple may want to save for their wedding or honeymoon.

In addition to the registry accounts, members can access valuable tips and resources for each life event.



EXPLORE an endless summer

Looking forward to *summer vacation*, but don't have the *money in savings*? Consider the A+FCU *Endless Summer Loan*.

WELCOME NEW BUSINESS PARTNERS

- CHICK-FIL-A OF LAKE TRAVIS
- CONCORDIA HIGH SCHOOL STUDENTS
- ROCKPOINT STAFFING



All loans subject to approval. Programs are subject to change without notice. Membership required.



A+FCU 2013 Scholarship Winners

A+ Federal Credit Union's Board of Directors recently awarded 21 scholarships to area high school and college students. Congratulations to the following recipients:

2013 COLLEGIATE SCHOLARSHIPS

RECIPIENTS	COLLEGE	MAJOR
Elaine Taylor Reiche	Texas State University	Athletic Trainer
Jacob Ray	Baylor University	Secondary Education/English
Ada Lewis	University of the Incarnate Word (San Antonio)	Elementary Education/Early Childhood

2013 EDUCATION SCHOLARSHIPS

RECIPIENTS	SCHOOL	MAJOR
Taelar Smith	Hutto High School	Secondary Education/Kinesiology
Carter Calkins	Georgetown High School	Music Education
Meredith McLeod	Hill Country Christian High School	Elementary Education
Victoria Johnson	Burnet High School	Special Education/Music
Alana Zamora	San Marcos High School	Secondary Education/Fine Arts
Jasmyrn Effiom	Connally High School	Secondary Education/Biology
Kaycee Macik	Del Valle High School	Elementary Education/Special Education
Mary Esther Denson	Connally High School	Secondary Education/English/Minor Early Childhood
Callie Culton	Blanco High School	Secondary Education/Mathematics
David Milton Porter IV	Bowie High School	Secondary Education/Biology
Courtney Boorman	Round Rock High School	Secondary Education/English
Matias Jacob Perez	Georgetown High School	Elementary Education/Early Childhood
Kaitlyn Livingston	San Marcos High School	Interdisciplinary Studies/Mathematics
Brianna Contreras	Hutto High School	Elementary Education/Early Childhood/Speech

2013 NON-EDUCATION SCHOLARSHIPS

RECIPIENTS	SCHOOL	MAJOR
Randi Baxter	Hutto High School	International Business/Marketing
Hannah Stanesic	Elgin High School	Psychology/Business
Brian Branecky	Bastrop High School	Biology
Claire Goertz	Bastrop High School	Kinesiology/Physical Therapy

Each of these students will receive \$1,000 to help with educational expenses. Students were selected for their outstanding academic achievement and community involvement.

BUSINESS MEMBER SPOTLIGHT



Before opening the doors to her new business in December 2010, A+FCU business member Lei Bruno turned to A+FCU first to finance her Round Rock Tax Center. Ms. Bruno chose A+FCU because she liked the helpfulness and the wealth of knowledge she received from the Business Services Officer Ligia Trevino.

Round Rock Tax Center provides a broad range of services for business owners, executives and independent professionals. The company not only provides tax support, but offers an array of services for nearly every aspect of financial life, including:

Working with A+FCU has been phenomenal. I can't say enough about the support I received from the entire Business Services team. They held my hand during the whole process and really worked with me."

**- Lei Bruno
Owner**

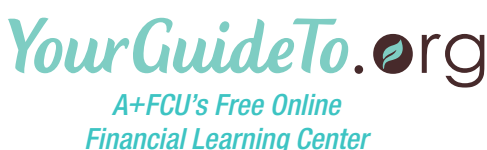
- **Business Services:** Small business bookkeeping, payroll and non-profit organizations
- **Tax Services:** Tax preparation, planning and problem resolution
- **QuickBooks Services:** Setup, training, tips and more!

With experience received as a U.S. Army Financial Management Officer, Ms. Bruno has a strong foundation in planning, organizing, team building, finance and customer service, which helped her when building the tax center. She also believes in sharing her knowledge with fellow entrepreneurs and has

volunteered to speak at future A+FCU-sponsored workshops for business members.

For information on A+FCU's Business Services, go to aplusfcu.org/business.

Visit roundrocktaxcenter.com to access articles and resources with tax tips and guidance for individuals and business owners or call 512-255-7382.



MEMBER WORKSHOPS

A+FCU will host financial educational workshops at various branches throughout the year. Please visit aplusfcu.org and look for future workshops in the **Upcoming Events** section. If you can't make a workshop at one of our branches, review our workshops online at YourGuideTo.org.

LAST CHANCE TO WIN...

ROUND ROCK EXPRESS BASEBALL PACKAGE

For every \$1 you donate to A+ Education Foundation*, the Foundation will enter you into a random drawing to win a Round Rock Express Baseball Package, which includes:

- *First Pitch at the July 26th game (Friday)*
- *Four reserved tickets with two parking passes to a future game*
- *Nolan Ryan autographed baseball and baseball card*
- *\$50 gift card to The Railyard*
(Official Team Store of the Round Rock Express)
- *And more!*

Hurry, entries are due by 4:00 p.m. on Wednesday, July 17. For more information, go to aplusfcu.org/firstpitch.

**A+ Education Foundation is a 501(c)3 nonprofit organization dedicated to providing grants to educators. Visit aplusfcu.org/grants for more information. All contributions benefit educators and are tax deductible to the extent allowable by law. Consult your tax advisor.*

**THROW THE
FIRST PITCH AT
THE JULY 26TH
ROUND ROCK
EXPRESS GAME**



Reminder...

SCHOOL SUPPLY DRIVE

It's almost time to hit the books again! With the start of a new academic year, we're partnering with Austin area schools to provide school supplies for kids in need. Help us support education in the community by dropping off school supplies at any A+FCU branch between Monday, July 8 and Friday, August 23.

PLANNING A TRIP?

If you're planning an out-of-town trip this summer, be sure to notify us of your travel plans. We monitor your account activity to protect you from possible fraud, so advising us in advance helps prevent any unnecessary problems and allows us to monitor your account for any suspicious activity while you're traveling.

**To notify us of your plans,
please contact the following:**

**For an A+FCU debit card,
call 800-252-8148**

**For an A+FCU credit card,
call 800-558-3424**

Be sure to make a list and take these numbers with you on your trip or program the numbers into your cell phone while traveling.



Chair's Corner

GRATITUDE ...is an emotion expressing appreciation for what one has.

The past five years have been a period of significant growth for A+FCU. Since 2004, the organization has been operating under a 10 Year Strategic Plan that included the usual measures of financial success, such as number of members, assets, deposits, loan portfolio and return on assets. And the good news is, nearly all of our 2014 Strategic goals have already been met or exceeded.

A recurring topic around the conference table during the monthly meetings of the Board of Directors during this same period of time has been, "how can we show our gratitude to our members for this significant growth?" After all, it is our members who are best at recruiting new members, and it is our members who are best at growing the loan portfolio and increasing the return on assets. We already have two significant, ongoing member rewards programs operating in the form of Cash Back Checking and PlusPoints. These two programs combined have returned over \$1,500,000 to our members over the past 12 months.

Last year when it became evident that A+FCU would exceed \$1 Billion in assets during 2013, the discussion of gratitude really got serious. The board would like to have given some token of gratitude to each of the 100,000+ members. But, when we calculated the cost of giving each member even \$10 the total cost would exceed \$1 million. The management and staff were very helpful and encouraging as we all grappled with an appropriate manner and cost of expressing our collective gratitude to our members.

The result of these years of discussion has finally been announced in the form of the \$300,000 **MEMBER APPRECIATION CELEBRATION**. Each member's name will be automatically entered into weekly and monthly drawings, plus a Grand Prize drawing of \$10,000 at the end of December 2013. The prize for the weekly drawings will be a year's worth of free groceries from HEB (\$250 per month). Monthly drawings will award multiple prizes from \$100 to \$5,000. Over 500 members will eventually receive a prize.

Maybe we couldn't give every member a nice prize to express our gratitude, but we could return nearly \$300,000 to our members through random drawings over an eight month period. Whether you win a prize or not, I hope that the efforts of the board and management to express a measure of gratitude to you for your trust and loyalty to A+FCU will be accepted as genuine.

Joe Thedford, PhD - Chairman, Board of Directors

A+ FEDERAL CREDIT UNION

BOARD OF DIRECTORS CALL FOR VOLUNTEERS

A+FCU is accepting applications for persons to serve on the Board of Directors. You must be an A+FCU member in good standing and age 18 or older to apply. Pick up an application, along with nomination requirements and procedures, from any of the A+FCU lobby locations. Alternatively, you can contact Cynthia at 800-252-8148, Ext. 6804, to request a packet by mail. Completed applications must be received, in their entirety, by the Credit Union (c/o Cynthia Alvarado) by 5:30 p.m. on Thursday, August 15, 2013.

VERIFICATION OF ACCOUNTS NOTICE

The Supervisory Committee is conducting a verification of member accounts and loans, and would appreciate your assistance. Please compare the balances shown on your June 2013 statement with the corresponding balances shown by your records. If the balances do not agree, please report any differences within 10 days to: Chairman, Supervisory Committee, A+FCU • PO Box 15102 • Austin, TX 78761

ATTENTION TEACHERS

THREE GREAT EDUCATOR LOAN PROGRAMS

1. Teacher Home Buyer Loan Program

Now is a great time to look for a new home! Take advantage of the Teacher Home Buyer Program, which gives you a great deal on a mortgage with a loan rate reduction!*



**Membership Required. Automatic payment required. Rate reduction and loan approval based on credit score, loan-to-value and Secondary Marketing Underwriting results. Programs, rates, term conditions and approvals are subject to change without notice.*

2. Classroom Cash Loan

Need cash for unplanned, out-of-pocket expenses that come along with the start of a new school year? If you are currently employed as a teacher and have Direct Deposit with A+FCU, you can get up to \$500 for the classroom supplies you need at **0% APR*** financing – no questions asked! Call or stop by any branch for details.

**APR = Annual Percentage Rate. Membership Required. Classroom Cash loan program is available from 7/1/13 – 8/31/13. \$500 maximum loan amount. Loan must be repaid by automatic transfer from an A+FCU account or 18% rate will be applied. A minimum Direct Deposit of \$300 per pay period is required. Limit one loan of this type at any time. A+FCU accounts and loans must be in good standing. Programs, rates, term conditions and approvals are subject to change without notice.*

3. Bridge Loan

Transitioning to a career in education is a little easier with the A+FCU Bridge Loan. If you're a newly hired school district teacher, counselor, principal, administrator or professional who is paid once per month, you're eligible for the Bridge Loan. The Bridge Loan is a short-term, low-interest loan that puts money in your pocket on your first official day of work. You can receive up to 75% of your gross monthly income and payments are automatically transferred from your A+FCU account each month.

Membership Required. Direct Deposit, employment and income verification required. Programs, rates, term conditions and approvals are subject to change without notice.

A+FCU HONORED BY LOCAL SCHOOLS

Congratulations to...

- **The Hendrickson High School Branch** for being named as Pflugerville ISD's Hendrickson High School's 2013 Business Partner of the Year for the second straight year!
- **The North Branch** for receiving Round Rock ISD's McNeil High School's 2013 International Business & Economics (IBE) Academy Partner of the Year and Westwood High School's IBE Academy Award for their longstanding partnership.
- **A+FCU** for receiving Brentwood Christian School's first-ever Foundation Award!

HOLIDAYS TO NOTE

Independence Day	Thur, July 4
Labor Day	Mon, Sept 2

Many of the A+FCU branches have deposit-taking ATMs. A+ Online at aplusfcu.org gives 24-hour access to account information, instant loan decision, free eStatements, eAlerts and the ability to open accounts. Alternately, access your account information via AUDI, the A+FCU touchtone teller service.

Austin ISD Youth Art Month Celebration

A+FCU is proud to co-sponsor billboards in honor of Youth Art Month in Austin ISD. The billboard artwork (pictured at right) was designed by Bowie High School student artist Eric Moe.



Branch Locations

Member Contact Center:
512-302-6800
or 800-252-8148

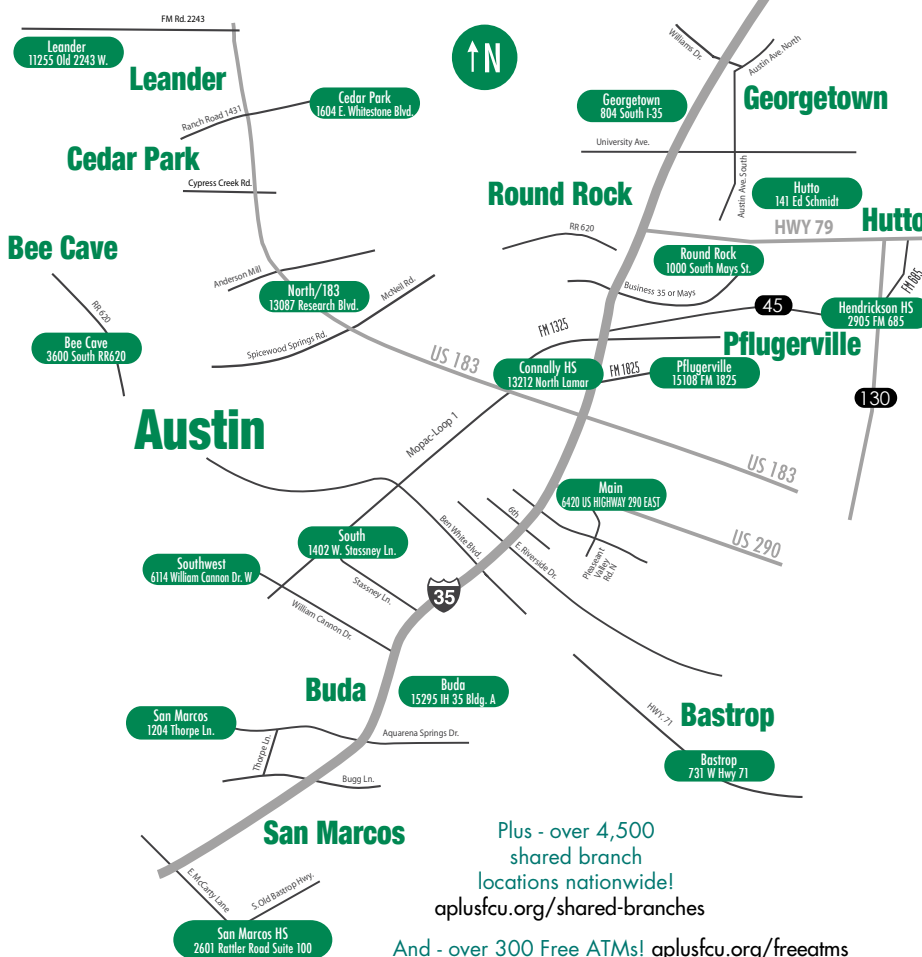
Lobby hours:

Mon-Fri 9AM – 5:30PM¹
Sat 10AM – 1PM²

¹ High School branch hours vary
² High School branches closed Saturdays

Drive-thru hours:

Mon-Thu 7:30AM – 6PM
Fri 7:30AM – 6:30PM
Sat 9AM – 2PM



Plus - over 4,500 shared branch locations nationwide!
aplusfcu.org/shared-branches
And - over 300 Free ATMs! aplusfcu.org/freetatms

A+FCU DEPOSIT-TAKING ATMS

- 290
- Buda
- Bastrop
- Cedar Park
- Hutto
- Pflugerville
- Round Rock
- South
- Southwest

FISCAL FITNESS

as of 5/31/13

Assets	\$ 1,029,459,010
Deposits	\$ 933,189,377
Loans	\$ 627,538,035
Members	106,392

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

A+FCU tiene representantes disponible para asistir a nuestros miembros de habla español.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency