New! Introducing: HomeAdvantage®

If you are shopping for a new home or just thinking about shopping for a new home, HomeAdvantage® can help you SEARCH, BUY, SELL, and SAVE thousands! This easy-to-use program, powered by CU Realty Services, puts all the tools you need under one roof – ours!

HomeAdvantage is free to use with no obligation. You can:

- **Search for a home** using the same current MLS listings used by the pros.
- **Receive immediate emails** on preferred properties to be among the first to view new listings.
- **Research like a pro**... you can view neighborhoods, crime rates, schools, and comparable properties.
- **Find the right real estate agent**... search the HomeAdvantage network of handpicked local agents who can help you buy, sell, or both!
- **Earn cash reward** at closing when you use a HomeAdvantage agent. You can even calculate your savings online!
- **Get your questions answered**... the HomeAdvantage Member Service Team is just a click or call away, seven days a week.

Whether you’re a first time buyer or an experienced buyer/seller, HomeAdvantage can simplify the process and save you money along the way. Get started today online at abecu.org.

*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who use an agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please contact your local credit union for details.
New! Visa Signature®
Earn 1.5% Cash Back:
No limits. No changing categories. No annual fee.

Cash back... you want it, we have it! Earn 1.5% cash back on every purchase, every day. No limit. No changing categories. And best of all, no annual fee.

You'll save with an introductory 0% APR on purchases and balance transfers for twelve months (after the promotional period, the purchase rate applies; purchase rates range from 12.25%* - 20.25% as of 10/1/17, based on underwriting). And, with credit lines starting at $10,000, you'll have even more purchasing power.

Apply for your Visa Signature today!
Online: abecu.org | ameaglecu.org | purinacu.org
By phone: 877-325-2848
Or in person at your local branch

*APR=Annual Percentage Rate. Rate may change with the market based on the Prime Rate quoted in the Wall Street Journal. The Prime Rate plus the margin equal the APR. The APR can change on the first day of the billing cycle in the month following a change in the Prime Rate. We will use the Prime Rate as of the 15th day of the month before the month of any APR adjustment.

Take Control of Your Retirement Savings

You can't control the stock market. But you can control how it affects your retirement savings. If you haven't taken a good look at your portfolio lately, it might be time for a risk control review. A risk control review examines whether you're simply managing risk, or if you could benefit from exploring new ways to control your risk exposure.

You don't have to choose between growth potential and protecting your hard-earned retirement savings. There are annuity products* that let you invest a portion of your assets while protecting another portion. You can decide how much to limit your potential losses in exchange for caps on your potential earnings.

That means you don't have to be afraid of losing everything if the market takes another catastrophic hit. You can ride out the highs and lows of the market and increase your chances for better long term returns.

If you would like assistance analyzing your retirement savings strategy, seek the services of a financial advisor from LifePlan Investment & Retirement Services available through the Credit Union. For more information, call 314-771-7700 or 800-325-9905 ex. 58671.

*Advisors are also insurance agents and some of the products sold are annuities and insurance contracts. All guarantees are based on the claims-paying ability of the issuer.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution. FR-1912580.1-1017-1119
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*APY=Annual Percentage Yield. Special terms and APY available 9/1/2017 - 11/15/2017 for standard and youth account CDs, traditional IRA CDs, and business member CDs. Cannot be combined with other promotional offers; additional rate bonuses do not apply. Minimum $1,000 opening balance required; youth account CDs may be opened with a $500 balance. Subject to penalty for early withdrawals; see disclosure for complete terms and conditions.
Protect Yourself from Identity Theft

Last month, Equifax, a provider of credit scores and monitoring, acknowledged hackers accessed the private information of more than 143 million consumers, including social security numbers, birth dates, addresses, and credit card numbers.

At your Credit Union, we take our obligation to protect the security and privacy of our member information seriously. In light of the recent Equifax breach, we encourage you to be vigilant about protecting your personal information as well. Here are simple, no-cost tips to protect yourself against identity theft and fraud:

**Check your free credit report annually from Equifax, Experian, and TransUnion.** Visit annualcreditreport.com and set alerts to receive fraud notifications.

**Review your existing credit card and financial institution account activity and statements regularly.** If you detect any suspicious activity, notify the issuer or institution immediately.

**Set account alerts on your credit/debit cards as well as other accounts.** At your Credit Union, OnlineAccess and MobileAccess+ offer several alert features to keep you current with transaction activity and balance information for your accounts, and the MobiMoney app provides instant control for your Visa debit card.

**Update your account user names, passwords, and/or PINs for all your financial accounts.**

Be wary of phishing emails that imitate legitimate institutions. These emails are designed to capture your personal information. **Your Credit Union will never email you asking you to enter your private account information.**

**Shred sensitive documents.** This includes outdated statements, bills, and any loan applications.

For additional identity theft prevention and protection tips, visit us online at abecu.org, ameaglcu.org, or purinacu.org. You’ll find an easy-to-follow identity theft lesson in our Helpful Resources section as well as podcasts and other tools designed to help you manage your money for a bright financial future.

Enjoy a picture with Santa this season! Head into one of our St. Louis area branches on Saturday, December 2 or Saturday, December 9 for a picture with Santa. It’s FREE!

**Saturday, December 2: 9 - 11:30 am**

**South County**
12988 Tesson Ferry Rd at Butler Hill

**St. Louis Hills**
6600 Chippewa St at Lansdowne

**O’Fallon, MO**
2531 Highway K at Hutchings Farm Dr

**Fenton**
304 Summit Rd at Hwy 30 and Gravois Bluffs

**Shiloh, IL**
1153 Blue Springs Plaza at Frank Scott Pkwy and Green Mount Rd

**Creve Coeur**
12395 Olive Blvd at Tempo Dr

**Saturday, December 9: 9 - 11:30 am**

**St. Louis City (pet friendly)**
1001 Lynch St

**Jefferson County**
1334 Jeffco Blvd

**South County**
12988 Tesson Ferry Rd

**Crestwood**
9895 Watson Rd

** Florissant**
1075 N Lindbergh at St Pierre

**West County**
2175 Barrett Station Rd at Manchester

*Children ages 12 and under receive a gift!*
If your identity has been stolen, getting it all back in order can be time consuming, stressful, and expensive. Your Credit Union offers **IDSafeChoice** - an identity theft restoration service to manage your recovery should you become a victim of ID theft. The service includes:

- A personal Recovery Advocate
- Comprehensive research and recovery plan
- Forms completion, filing, and follow-up
- No time limit and complete restoration
- Post-recovery follow-up one year later

IDSafeChoice protects you as well as the family members in your household for just $1.75/month. This optional benefit is available with any Credit Union checking account. Visit us at [abecu.org](http://abecu.org), [ameaglecu.org](http://ameaglecu.org), or [purinacu.org](http://purinacu.org) for an enrollment form or call our Member Contact Center at 877-325-2848 for more details.
Error Resolution

In case of errors or questions about your electronic transfers, call (800) 325-9905 or write us at 1001 Lynch Street, St. Louis, MO 63118, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the date and dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (five business days for ATM Card or Visa Debit Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (five business days for ATM Card or Visa Debit Card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the 30 days after the first deposit is made, unless you have an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of documents used in our investigation.

Regulation D transfers made between your accounts...

The Credit Union offers several funds transfer programs. Our overdraft protection program allows a member to automatically transfer money from a savings account to cover checks when there is an insufficient balance in the checking account. We also offer preauthorized transfers from members’ accounts to third parties (such as an electronic payment to an insurance company) as well as transfers made via Account Access by Phone, Online Access and MobileAccess+.

Federal Regulation D limits these types of transfers from savings accounts to 6 times in one month. Consequently, the Credit Union will not transfer funds from an account, except to make a loan payment with the Credit Union, when the transfer would exceed this monthly limit. Also, if a transfer is not made and a check is returned due to insufficient funds, a fee will be assessed. (The check will not be returned if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time,...

Please note, this Regulation does not limit the number of transfers made via ATMs or at a lobby teller. If you have any questions regarding this account information, contact your local branch representative or our Call Center at 877-325-CU4U.