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# The Teller

The Newsletter for APEX Community Federal Credit Union Members

Sample A. Sample  
1234 Any street  
Anytown, ST 12345



### Board of Directors

Fred Winner – Chairman  
John Zueno – Vice/Chairman  
Gary Twardowski – Secretary/Treasurer  
Joe Kandler  
John Logan  
George Babilon  
Bill Dwyer – Director Emeritus

### Staff

David Cocci – President/CEO  
Stephen Ziegler – VP Accounting  
Jonathan Dobry – Branch Operations  
Trisha Schadler – Lending Supervisor  
Tina Shingle – Member Service Supervisor  
Joan Kohn  
Mardell Ludwig  
Jodi Toennies  
Keith Shingle  
Lynn Yocom  
Carol Loomis  
Denise Faust  
Lori Weimer

### Stowe Main Office

540 Old Reading Pike  
Stowe, PA 19464  
Phone: (610) 323-4135  
Fax: (610) 323-2258  
Loans: (610) 970-5363

### Lobby Hours:

Monday – Wednesday  
9:00 a.m. to 4:30 p.m.  
Thursday 9:00 a.m. to 5:00 p.m.  
Friday 9:00 a.m. to 7:00 p.m.  
2nd Tuesday of Month:  
Open at 10:00 a.m.

### Weekly Drive-Thru:

8:30 a.m. to closing  
Saturday Drive-Thru:  
9:00 a.m. to 12:00 p.m.

### A.R.T.

24-Hour Audio Response Teller  
(610) 970-2447 or  
(610) 970-2448

### E-Mail

service@apexfcu.com

### Website

www.apexfcu.com

## Holiday Schedule

*APEX offices will observe the following holidays:*

**Monday, October 11th** . . . . .Columbus Day – Closed  
**Thursday, November 11th** . . . . .Veteran's Day – Closed  
**Thursday, November 25th** . . . . .Thanksgiving – Closed  
**Friday, November 26th** . . . . .Day after Thanksgiving – Closing at 5:00 p.m.  
**Friday, December 24th** . . . . .Christmas Eve – Closing at 1:00 p.m.  
**Friday, December 31st** . . . . .New Year's Eve – Closing at 3:00 p.m.



# The More You Swipe, The More You Earn!

With the **U Choose Rewards** program, you earn points every time you swipe your APEX debit card – as a credit transaction with your signature. When you've gained enough points, it's time to go shopping! Here are some **U Choose Rewards Quick Facts**:

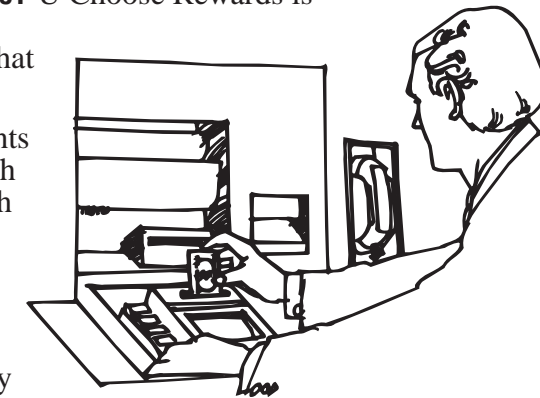
**How do I enroll?** You are already enrolled! If you have an APEX debit card, you have been automatically signed up to take advantage of this program.

**How much does it cost to participate?** U Choose Rewards is completely and absolutely free! You swipe, you earn, you redeem – it's that simple!

**How do I earn points?** You earn points every time you make a purchase with your card as a credit transaction with your signature, and earn additional points for shopping at participating retailers – whether you like to shop in-store or on-line!

**How do I redeem my points?** Simply go to [www.UChooseRewards.com](http://www.UChooseRewards.com) and register by entering your card number on the secure site.

Remember – the more you swipe, the more you earn!



*Call APEX today! 610-323-4135!*

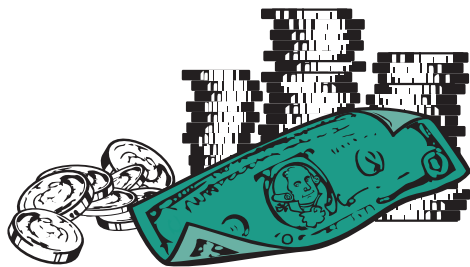
## INSIDE THIS ISSUE:

- **Back by Popular Demand!**  
Page 2
- **APEX Insurance Advantage.**  
Page 2
- **Make Sure About Your Insurance!**  
Page 2
- **We Want You!**  
Page 3
- **Look What's New at APEX**  
Page 3

## Back by Popular Demand!

Is there something special you want to purchase for someone – or yourself – that you don't have the cash for right now? Our **Holiday Signature Loan Special** is the answer! You can borrow up to \$1000 for rates as low as 9.99%!

Payments are spread out over 12 months, so you don't have to experience a budget crunch, and no payment at all is due until at least February 1, 2011, depending on when you take out your loan! But hurry – this low rate is only available through Christmas Eve!



## APEX Insurance Advantage!

APEX is proud to provide our members with the wide range of insurance products offered by the Reed-Dallas Insurance Agency. Reed-Dallas Insurance Agency is one of the largest and most respected insurance agencies in the Tri-County area, providing both individual and business insurance policies including:

- Personal Automobile
- Homeowners
- Boats, Motorcycle and Recreational Vehicle
- Life
- Long Term Care
- Individual and Group Health Plans
- Medicare Advantage and Medicare Supplemental Plans
- Annuities
- Business General Liability, Automobile, Property and Workers Compensation

Reed-Dallas Insurance Agency has the ability to write these policies through a variety of carefully selected insurance companies. Their goal is to select the company and insurance policies that best fit your individual and changing needs, at the most competitive prices. Reed-Dallas's insurance-educated and attentive staff is very excited about our new association. They are ready and committed to a long-term relationship with our members.

Reed-Dallas's personnel will be available at our Stowe office each Friday morning beginning October 15th, or you can call to arrange an appointment at the time that is most convenient for you.

## Make Sure About Your Insurance!

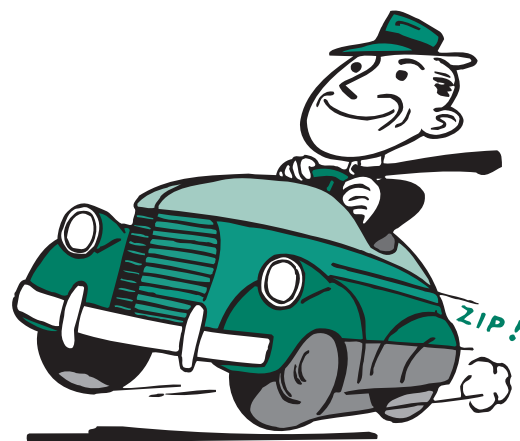
Remember to maintain adequate insurance for your vehicle. It's not only the law but it's also required under your loan agreement with APEX Community Federal Credit Union. You promise under the loan agreement that you will keep your vehicle insured against fire, theft and collision until the loan is paid in full. You also agree to not change the terms of your insurance, such as increasing the amount of your deductible, without APEX's prior approval. The insurance must be satisfactory to APEX and protect your interests and APEX's interests at the time of any insured loss. The insurance must be sold by a company qualified to do business in Pennsylvania, name APEX as the "loss payee," and provide APEX 10-day's

written notice prior to any cancellation or reduction in coverage.

APEX can demand proof of insurance for your vehicle at any time during the term of the loan. If you fail to provide proof of adequate insurance, APEX has the right to take certain actions including, but not limited to, purchasing insurance (potentially at a higher rate) for the vehicle and demanding payment from you, repossession of the vehicle, and file suit for attorneys' fees and costs. Additionally, if you are caught driving without insurance, you can face criminal penalties including suspension of your vehicle's registration and your driver's license.

Remember to inform APEX if you are considering changing

insurance companies. If you have any questions about insuring your vehicle, please feel free to contact APEX. APEX Community Federal Credit Union is reminding you of your requirements for insurance to protect your interests and the interests of all the members of APEX Community Federal Credit Union.



## We Want You!

APEX is growing and expanding! As a result, we're looking for several volunteers to join our Supervisory Committee.

The Supervisory Committee is our internal audit department. As a member-owned and member-run organization, the Supervisory Committee is a vital part of how we serve our members. Limited time is required to serve on the Committee, but the impact you will have is significant! Training will be provided internally and onsite, so no financial background is required. If you are interested in one day serving on the Board of Directors for APEX, the Supervisory Committee is the place to begin your involvement.

If you are interested, please submit a brief biography in writing to APEX Community Federal Credit Union, 540 Old Reading Pike, Stowe, Pa. 19464. Attention: Nominating Committee.

## Choose Courtesy Pay Today

Through Courtesy Pay, APEX will (at our discretion) cover any overdrafts on your checking account up to a set limit. You will need to opt-in if you wish to be protected with this service. Contact APEX at 610-323-4135 for information on how to opt-in to Courtesy Pay.

## Look What's New at APEX!

### Get a Fresh Advantage

*Attention all young adults!*

If you are age 16-23, you can get a fresh advantage at APEX! When you choose APEX to be your primary financial institution, your money is backed by our security, reliability, and service. Take a look at what you'll find at APEX!

First, there's all you don't get ...

**No** Minimum Balance or Relationship Required  
**No** Overdraft Protection Fee

**No** Use on Other ATM Fee

**No** Monthly Service Charge

**No** Dividend Balance Requirement

Then, there are all the free services you do get!

**Free** Debit Rewards: Earn 1 Point for Every \$3 Spent

**Free** Home Banking

**Free** Audio Response

**Free** E-Statements

### Can't Get to APEX?

Don't worry if you're on the run and can't get to our Stowe office! Through shared branching, you can access your APEX accounts at over 4,000 credit union branches nationwide. To find participating credit unions in the CU Service Center Network near your home or job, go to [www.apexfcu.com](http://www.apexfcu.com) and click "Links of Interest" at the bottom of the home page. From there, click on "Shared Branching" (at the very bottom of the page), type in your zip code, and you will receive a list of branches closest to you.

**Free** Mobile Banking

**Free** Notary Service

**Free** Check Copies

**Free** Coin Counter

**Free** Shared Branching

**Free** Member Secure

**Free** Investment Planning

**Free** Online Insurance Quote

**Free** Quicken/Quickbooks

**Free** Standard Checks (1 box per year)

Call APEX at 610-323-4135, or stop by our office! Get a fresh advantage today! website at [www.apexfcu.com](http://www.apexfcu.com) and download the Virtuoso Home Banking application!

### Bank by Phone 24/7

You can now access your accounts 24 hours a day, 7 days a week through our secure Shared Branching Call Center! Even if it's 2:00 a.m. on a Saturday, all you need to do is call **888-837-6500** to speak with a Call Center Representative. You will be able to obtain balance information, perform transfers between accounts, and make loan payment transfers.

### You're Invited!

APEX's annual meeting will be held on Friday, November 12, 2010 at 12:00 p.m. in the Stowe office. Refreshments will be provided. All members are welcome for this review and discussion of APEX's business.