

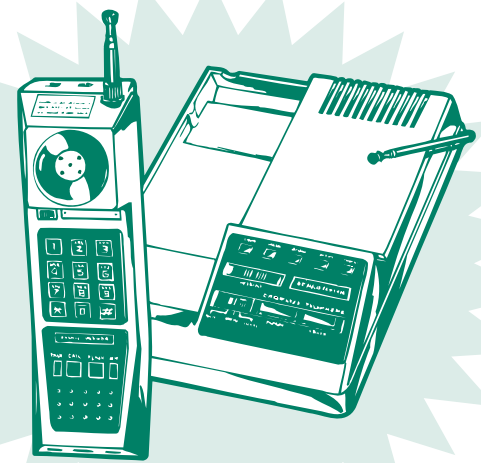
No Phishing, No Vishing!

Your personal information ... and your money ... are under attack. People are both phishing and vishing for your passwords, usernames, and credit card details:

- **Phishing:** Uses electronic communications like emails or instant messaging. You are directed to enter sensitive information at a web site, where it is then stolen.
- **Vishing:** Uses Voice over Internet Protocol (VoIP) phones. You are directed to call a phone number, where you then hear a message stating that your credit card information or some other personal account data has to be verified. You enter the information on the phone's keypad, and it is then stolen.

In both phishing and vishing, it is important to realize that the email or phone call may appear to come from a reputable source. **To protect yourself, contact the apparent source of the email or phone call directly, using independent information.**

For example, if the message supposedly came from APEX, but you aren't sure, pull up one of your statements or one of our newsletters, find our phone number, and call us directly. We will be glad to let you know whether the message or phone call you received actually came from us or not. Any reputable company will do likewise.



Increased Fraud Protection

Due to an increase in international fraud, APEX protects your accounts with TranBlocker. TranBlocker is a powerful, real-time, web-based ATM/Debit fraud deterrent tool. TranBlocker protects your financial accounts by automatically blocking all international activity on your account. If you travel regularly and would like to have

TranBlocker removed from your account permanently, call APEX at 610-323-4135 and we will be glad to assist you. Or, if you travel occasionally, simply call us before your trip and we will deactivate TranBlocker for the duration of your trip and reinstate it upon your return.

We've Got You Covered!

The economy may be uncertain, but you can be sure your money is safe at APEX! Other banks often only insure you up to \$250,000 – but at APEX, you have the security of knowing that:

- ✓ **Your savings accounts are covered up to \$500,000!**
- ✓ **Your IRA deposits are insured separately up to \$500,000!**

At APEX, we go the extra mile to protect your money!

Questions?

Call us today at 610-323-4135.



540 Old Reading Pike
Stowe, PA 19464

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Pottstown, PA
Permit No. 57



The Teller

Winter 2011

The Newsletter for APEX Community Federal Credit Union Members

Decrease Your Taxes, Increase Your Savings!

April 15th is just around the corner ... are you looking for a way to lower your taxes? There's no better way than to put money aside in an IRA! You decrease your taxes now, and increase your savings for later! Act by April 15th, and you can choose to make tax-deductible IRA deposits for either 2010 or 2011 ... or even both!

Whether you want to open a new IRA, contribute to an existing IRA, or rollover your current IRA, APEX offers:

Traditional IRAs. A Traditional IRA is still the best IRA for long term retirement planning. You don't pay taxes now on these retirement accounts, when your income is high. At retirement, you are able to take out your funds or roll them over into another option. Taxes paid then are considerably less, since your income will be less.

Roth IRAs. If you know you will need your money sooner than retirement, consider the Roth IRA. Savings for a down payment on a house or other expenditure will add up to more with the higher interest paid on a Roth IRA. While you will have to pay taxes on the funds now, you will be saved those taxes when you use the money, and you do not incur any penalties for withdrawal after 5 years.

IRA Share Certificates. Remember that our high-interest Share Certificates (CDs) are available as IRA investments. An IRA Share Certificate requires a \$500.00 investment, and terms range from 3 months to 5 years. They can be rolled over at the end of their term into other IRA options, so start planning now!



Call APEX to decrease your taxes and increase your savings – today!

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Board of Directors

Frederick Winner – Chairman
 John J Zueno – Vice-Chairman
 Gary E Twardowski – Secretary/Treasurer
 George Babilon – Director
 Joseph R Kandler – Director
 John D Logan – Director
 Kevin D. Villano – Director
 Dan Jones – Associate Director
 Jere Geib – Associate Director
 Linda Dorris – Associate Director
 William V Dwyer – Director Emeritus

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 Joe Ciori – Committee Member
 Jack Buccigaglia – Committee Member

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 Stephen Ziegler – VP Accounting
 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.

Holiday Schedule

APEX offices will observe the following holidays:

- Monday, January 17th Martin Luther King Day – Closed
- Monday, February 21st President's Day – Closed

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



Loans For All Seasons, Loans For All Reasons

What do you need money for? Whatever your reason, APEX is the place to come! We offer affordable low rates, flexible terms, and a hassle-free applicable process. Plus, there is never a pre-payment penalty, so you always have full control of your financial situation.

On The Go? If you want to add some zip to your day, check out our new & pre-owned vehicle loans, or our recreational vehicle, boat, and airplane loans!

Looking for Your Dream House? We have adjustable and fixed mortgages available at great rates, whether you're buying your first home or stepping up to a larger home!

Want Cash in Hand? Do you want to consolidate your bills, finance a college education, take a vacation, or remodel your home? APEX is the right place to come! For lower amounts, you may qualify for a Signature Guaranteed Loan – up to \$7000 loaned simply with your signature and your good credit.

For more buying power, you can take a home equity loan at competitive rates and flexible terms!

Hitting the Books? Don't let money stand in the way of a good education and a successful career. The Stafford and Parent PLUS Loans are offered thru Direct Loans (loans offered by the US Department of Education). In addition, APEX offers private student loans when the government loans aren't sufficient enough. Call APEX for more details.

Going Shopping? Wherever you go, you'll be able to make the purchases you need and want with our VISA Signature or VISA Platinum cards! You'll enjoy low rates, no annual fee, a 25-day interest-free grace period, and cash advances worldwide. You may also be able to transfer balances from credit cards with higher rates to an APEX VISA card and lower your monthly payment instantly!

Call us at 610-970-LEND (5363) or visit us to get the money you need!

Need a Car? CUDL Up!

APEX makes purchasing a car a smooth, easy process with the AutoSMART program by CUDL (Credit Union Direct Lending). There are now three ways to take advantage of AutoSMART:

1. Go directly to a participating car dealer and select your vehicle. They will complete all your financing paperwork on the spot: no waiting, and no complications!
2. Come to APEX for a pre-approval. Your information will then be available on the CUDL system for whenever you choose to go car shopping.
3. Go to APEX's website at www.apexfcu.com. Click on the AutoSMART ad on the Lending page: you can then apply online for pre-approval. And here's an added benefit: when you apply online, you will be automatically entered in the Smart Giveaway Sweepstakes, with monthly opportunities to win a \$500 AMEX gift card, and a chance at the grand prize: \$20,000 toward the pay-off of your credit union auto loan!

Remember, with AutoSMART, you can research new and used cars to find the perfect vehicle for you or your family – at great APEX rates!

Important ACH Disclosures

Provisional Payment Disclosure

Credit given by APEX to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required

to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Post-Holiday Help!

Fighting the holiday bill blahs? We can help you clean up your holiday bills with a home equity loan or signature loan at low interest rates! Call APEX for more details.



Skip a Pay!

If money is tight or unexpected expenses come up, contact the loan department to see if you qualify for Skip a Pay – a member service that allows you to defer one month of your loan payment annually at no penalty!

Daily Numbers

Remember: the daily limits for ATM/Debit cards are \$200 for withdrawals and \$500 for point of sale purchases. If you would like to have those limits increased, please contact Member Services at 610-323-4135 to see if you are eligible for additional withdrawal amounts.

Night Drop Boxes Closing

Effective February 1, 2011, deposits will no longer be accepted at the Phoenixville Hospital and West Company night drop locations.

However, through the Shared Branching network, you can make your deposits - and all your other financial transactions - at any of the 2,800 participating credit union locations nationwide! To find nearby locations, go to www.cuservicecenter.com.

Look What's New at APEX!

Courtesy Pay Has You Covered

At APEX, we offer Courtesy Pay to eligible members. If you have signed up for Courtesy Pay, please be aware that:

- Courtesy Pay will cover any overdrafts on your checking account to a set limit – generally \$750.
- Courtesy Pay is discretionary: APEX reserves the right not to pay if certain criteria are not met, for example, we typically do not pay overdrafts if your account is not in good standing, or if you are not making regular deposits.
- When Courtesy Pay pays an overdraft for you, you will be charged our normal overdraft fee, currently \$30.00 for each item.

Individuals who are planning to sign up for Courtesy Pay or who have recently signed up should note that Courtesy Pay goes into effect on the next Saturday after their application has been approved, as long as their checking account has been active for at least 45 days. If you have any questions about Courtesy Pay, how to apply for it, or when it will go into effect for your account, please call APEX at 610-323-4135 and we would be glad to assist you.

February is Financial Health Check-Up Month!

Stop in during the month of February to request a free credit report. We will run your credit report, analyze it, and review it with you. We can also help you improve your credit score, liquidate debt, and get on track financially!

Don't Let Your Account Go Dormant!

Be sure to keep your APEX account active! APEX charges a \$5 dormant fee each quarter that there is no activity on your account. A minimal deposit each quarter is all you need to eliminate the dormant fee charge. Please contact us for more details if you have any questions.

Annual ATM Fee

On January 15th, 2011, the annual ATM fee of \$15 will be posted to your account. Please be certain you have funds to cover this fee available in your account.

We Make It Easy At APEX



- **Allpoint Network:** Use 40,000 ATMs nationwide to access your accounts, surcharge-free.
- **Home Banking:** Enjoy free "anytime access" to all of your credit union accounts in a safe and secure environment.
- **Mobile Banking:** Bank on the go with your cell phone or PDA.
- **Shared Branching:** Access your APEX accounts at over 2,800 credit union offices across the country through the CU Service Center Network.
- **Bill Payer:** Pay your bills online as well as inspect and change outstanding payments wherever you are with our Internet Bill Payer Service.
- **Direct Deposit:** Transfer your money electronically so that it is immediately available on payday.
- **Audio Response Teller (ART):** Access your accounts and perform financial transactions from any location using a touchtone phone.

All these services are yours - FREE!