



SUMMER 2021

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Hot Summer Loan Rates

LMCU Rewards

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WELCOME TO AMERICA'S CREDIT UNION!

We would like to "Welcome" our newest members to America's Credit Union this past quarter. Not only are you a member, but an "OWNER" of this credit union. Our staff takes great pride in working to assist you. As your credit union, our mission is to help you reach your financial goals with a variety of deposit and lending products but also other great services. Please give us a call should you have any questions about any of our services.

THE LOW SUMMER RATES YOU'VE BEEN WAITING FOR

Extra cash makes summer more fun! With low rates and 90-day payment deferral***, you get to keep the extra cash and treat yourself this summer while getting back to doing the things you love.

The application process is quick and easy so you can kick back and enjoy your new toy!

With rates as low as 1.49% APR**, we've got a summer deal you can't resist!

NEW OR PRE-OWNED AUTO LOANS

- Rates as low as 1.49% APR** - includes purchase or refinance*
 - 90-day payment deferral***
 - Terms up to 84 months
 - Up to 100% financing on new vehicles
 - Warranties & GAP available

BOAT, RV, JET SKI, ATV OR MOTORCYCLE LOANS

- Rates starting as low as 1.79% APR**



Don't wait! When summer is over, so are these great rates! Apply online, make an appointment to see one of our loan officers or call us at **972-494-5328**. Take advantage of these great options now through August 31, 2021.

*Refinance must be from another financial institution. **APR denotes Annual Percentage Rate. Rates, conditions, and terms may vary based on an individual's credit worthiness and credit union underwriting guidelines. Boat, RV, Jet Ski, ATV, or Motorcycle loans are not eligible for relationship product and/or service discounts. Advertised auto loan rate requires qualifying products and/or services. ***Interest accrues from the date of the contract.



Federally Insured
by NCUA



EVERYONE LOVES TO SAVE!

ESPECIALLY ON PRODUCTS AND SERVICES YOU USE EVERY DAY.

That's what Love My Credit Union Rewards is all about. Credit union members have saved nearly \$2 billion in discounts from valued partners. Some of the discounts include:

- Savings up to \$15 on TurboTax federal products.
- Save 40% on a 1-year membership to Sam's Club.

Learn all about how your ACU membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Start enjoying credit union member benefits you never knew you had, for free! Sign up today and save!

MORTGAGES & REFINANCES

Are you thinking about buying a new home? Looking to refinance your existing loan for a lower rate? At America's Credit Union our mortgage lenders work hard to get the best mortgage rates and terms while simplifying the home loan process. One of the best features of a Mortgage at ACU is that it's local!

Mortgage rates change daily and vary based on the length of the term. To find out which terms offer rates that are best for you, call our Mortgage Department at **972-494-5328** today.

GAP - GUARANTEED ASSET PROTECTION

Don't get stuck paying for something you no longer own! Get guaranteed asset protection (GAP) from ACU.

A GAP program helps cover the remaining balance on your loan if you experience a total loss before it is paid off. Most insurance policies only cover the actual cash value of your asset. As a result, there can be a substantial "GAP" between your loan or lease and the amount your insurance company pays to replace your vehicle.

GAP settles the difference between your primary insurance settlement and your remaining loan balance at the time of loss. Call us at **972-494-4528** and ask how you can get GAP insurance today!

PRIVACY NOTICE Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.americascu.org/online-privacy-policy> or we will mail you a free copy upon request if you call us at 972-494-5328 or 1-800-543-2811.



Central Expressway Office

4040 N. Central Expy,
Dallas, TX 75204



Lancaster Office

3200 W. Pleasant Run Rd,
Lancaster, TX 75146



Garland Office

2154 Forest Lane
Garland, TX 75042



Mesquite Office

3001 Motley Drive
Mesquite, TX 75150



Springfield Office

2350 East Bennett
Springfield, MO 65804



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Holiday Closings MON. 7.5 Independence Day | MON. 9.6 Labor Day

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