

In Touch with You®

newsletter

Serving Alaska Airlines
and Horizon Air Employees
and their families

OCTOBER 2002

Alaska Airlines

EMPLOYEES FEDERAL CREDIT UNION

14501

50TH ANNIVERSARY HOME EQUITY LOAN SPECIAL

For a limited time, we are offering Home Equity Loans up to \$50,000 with *no closing costs* for new loans and special rates of:

6.00% APR to 6.50% APR

Our Home Equity Loans also feature:

- Great low rates
- Possible tax advantages
(consult your tax advisor)
- Friendly, local service



For home improvements, college tuition, debt consolidation, auto or RV purchase or any major expense, a Home Equity Loan is the way to go! Come see us in person or call our loan department.

Need a Home Equity Loan for more than \$50,000? Contact our loan department for more information.

ZERO-PERCENT FINANCING: WHAT DOES IT MEAN?

They're back again: those tempting 0% financing offers that sound too good to be true! Consider your options carefully before jumping into one of these loans. Here's what 0% really means:

- You may lose your negotiating power and pay more than you should for your vehicle.
- You could be pressured into a new vehicle, when a used one would be a better alternative for you.
- Your monthly payment may be sky-high, since these 0% offers often come with short loan terms.
- You will give up a rebate
- You will miss out on other attractive financing alternatives, such as a Home Equity Loan from AAFCU which will save you money in the long run and offer possible tax advantages as well (consult your tax adviser).

As a rule of thumb, you will be better off taking a rebate on a new vehicle and financing with the credit union. Our loan representatives will be happy to sit down with you and help you determine the best financing for your particular situation. Just give us a call or stop by.

HOLIDAY CLOSINGS

Veteran's Day

Monday,
November 11

Thanksgiving

Thursday,
November 28

Day after Thanksgiving

Friday,
November 29

Christmas Eve

Tuesday,
December 24

Open until 2:00



Christmas Day

Wednesday,
December 25

New Year's Day

Wednesday,
January 1

CALL FOR VOLUNTEERS

If you would be interested in serving the credit union as a volunteer on our Board of Directors or Supervisory Committee, please call Marta Conat at the Seattle office:

(206)824-9800 or (800)626-3336; or email her at mconat@alaskaefcu.org before November 15, 2002.

HOLIDAY CLUB ACCOUNTS:

SANTA'S LITTLE HELPERS

If you have a Holiday Club Account at Alaska Airlines Employees Federal Credit Union, you'll soon get a little help for your holiday shopping! A check for your accumulated savings and dividends will be mailed to you during the first week of November.

If you don't have a Holiday Club Account, this is a great time to start one. By setting aside a little money each month, you'll get a head start on next year's holiday expenses.

It's easy to set up a club account, and it's easy to make regular deposits with convenient Payroll Deduction.

Ask us for details today.



FEE NOTICE

Effective October 1, 2002, we will be instituting a .40 cent per \$100 fee on Single Signer Travelers Checks. We appreciate your understanding and cooperation as we work together to keep costs down for all our members.

SKIP-A-PAYMENT

- See form included with our 50th Anniversary Drawing Entry Form.

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50TH ANNIVERSARY CELEBRATION

It's our 50th Anniversary, and we're celebrating with an exciting giveaway contest! All our members age 18 and older are invited to join the fun by filling out and returning the entry form included with your statement. Entries must be received by November 18, 2002. One lucky member will win a 50" Hitachi Big-Screen TV with a retail value of \$1,300 in a drawing to be held on December 6, 2002.

Help us celebrate! Fill out your entry form today. And remember, everyone's a winner when you join the credit union - and we have 50 years of success to prove it!



Picture may not represent the actual product. Prize may vary from the product represented here.

READ & WIN!

Three adult members' account numbers are hidden throughout this newsletter. Read it carefully for great financial tips and to see if you have won a cash prize. Contact the credit union if you discover your account number!

SaverSaurus News

Hey kids! Credit union membership is for you, too!

Read this newsletter carefully, because we have hidden one SaverSaurus account number somewhere in the articles. If you find it and it's yours, you're a winner! Contact us for a cash prize. Keep an eye out for more kids' activities and promotions. We love to help our SaverSaurus members learn more about financial matters. After all, they're the future of our credit union!

Alaska Airlines

EMPLOYEES FEDERAL CREDIT UNION

MEET YOUR OFFICIAL FAMILY

Ellie Baker - *Chairman of the Board* • Marilyn Dirx - *Vice Chairman*
Rick Wise - *Treasurer* • Joel Gillespie - *Secretary* • Vernye Armstrong - *Director*
Bryant Bradbury - *Director* • Jim Vuille - *Director*

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