

UPCOMING CLOSURES

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

AFFINITYLINE | 833-242-3364

It's the quickest and easiest way to check your account balance over the phone.

All you need is your account number and 4-digit PIN password.

*If you are a first-time user, you'll need to enter the last 4 numbers of your SSN as your PIN when prompted.



MESSAGE TO MEMBERS

Today, I want to shed light on what we stand for and how we differentiate ourselves from the rest. Recently, the Consumer Financial Protection Bureau published an article highlighting higher interest rates charged to consumers by large banks.

Shockingly, the article stated that the 25 largest credit card issuers charge consumers interest rates of 8 to 10 points higher than small and medium-sized banks and credit unions. This difference in interest rate translated to anywhere from \$400 to \$500 in additional annual interest, which is a significant amount. The study also found that many of these large issuers offered worse rates across credit scores and that 15 of the 25 offered an annual percentage rate over 30%.

As your trusted financial partner, we are committed to offering you the best possible rates. This is one of the many reasons why Affinity Credit Union is different from the rest. **Our platinum MasterCard has a fixed-rate card of 11.9%, which means that your rate will not change through the life of this credit card.** You may see financial institutions offer a low introductory rate to draw you in, but after that short period ends the interest rate increases significantly, leading to a much higher minimum monthly payment.

Our credit card also has no annual fee or balance transfer fee, and a late fee of only \$10. This demonstrates our commitment to providing our members with transparency and fairness.

At Affinity Credit Union, we understand that you work hard for your money, and we want your money to work hard for you as well. Our goal is to help our members improve their financial lives, and we believe that offering fair and transparent financial products is the first step. We are here to benefit our members and provide them with the tools and resources they need to achieve their financial goals.

Thank you for being a member of Affinity Credit Union. We look forward to continuing to serve you in the best possible way.



Jeremy Smith, CEO

www.affinitycuia.org • 515-288-7225 • 800-343-1028

475 NW Hoffman Lane
Des Moines, IA 50313

1700 E Army Post Road
Des Moines, IA 50320

Lobby Hours

Mon, Tues, Thurs: 9:00 am – 5:00 pm
Wednesday: 10:00 am – 5:00 pm
Friday: 9:00 am – 5:30 pm
Saturday: closed

Drive-Up Hours

Mon, Tues, Thurs: 8:30 am – 5:30 pm
Wednesday: 10:00 am – 5:30 pm
Friday: 8:30 am – 6:00 pm
Saturday: closed

Phone Hours

Mon, Tues, Thurs: 8:30 am – 5:30 pm
Wednesday: 10:00 am – 5:30 pm
Friday: 8:30 am – 6:00 pm
Saturday: closed



Affinity Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

AFFINITY EASTER EGG HUNT

Our annual Easter Egg Hunt returns for another year of fun, candy, cash and prizes!

Join us on Saturday, March 30th (weather permitting) at our Hoffman branch.

To accommodate as many participants as possible, we are looking to expand the search area. More details soon to come!



AUTO LOAN REFINANCING

Have an auto loan above 6.49% APR?

We can beat it!

AND make no payments for the first 90 days!



2024 SCHOLARSHIP OPPORTUNITIES

APPLY TODAY

2024 SCHOLARSHIP OPPORTUNITIES

Attention High School Seniors!

Affinity Credit Union's scholarship program encourages young adults to learn about the credit union movement and prepare themselves for future challenges.


Five (5) non-renewable \$1,500 scholarships will be awarded to a full-time student attending a community college or four-year university.

One scholarship will be given to a student at each of the following:

- Des Moines North High School
- Des Moines Lincoln High School
- Saydel High School
- Des Moines Central Campus
- Affinity Credit Union member (regardless of school)

Visit our website now to apply --- located under the "About" tab.

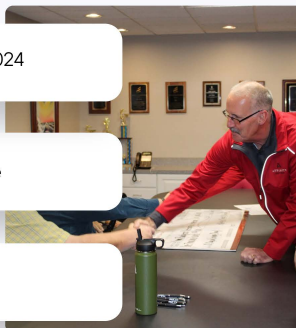
All applications are due by April 5th, 2024.



Tuesday, May 14th, 2024

Hilton Garden Inn
8600 Northpark Drive
Johnston, IA 50131

Meal Provided



JOIN US FOR OUR 75th ANNUAL MEETING

We invite you to experience an evening of food, drinks, prizes, & fun at the 2024 Affinity Credit Union annual meeting.

DATE: Tuesday, May 14th

TIME: Registration begins around 4:30 PM - Call to Order around 6:15 PM

LOCATION: Hilton Garden Inn - 8600 Northpark Drive - Johnston, IA 50131