

HOLIDAY CLOSINGS

Annual Meeting - 4:30 closure

Tuesday, May 9

Memorial Day

Monday, May 29

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 number when prompted.

Thanks to everyone that joined us for our annual Easter Egg Hunt!



MESSAGE TO MEMBERS

Frequently it doesn't feel like Spring until later in the season, but we've enjoyed some unseasonably warm temperatures to begin the month of April. Our lawns are greening up and if you've visited our branches, you may have noticed various projects taking place to improve or maintain the properties. It's just like being a homeowner, only with a larger list of maintenance and upgrades to keep track of.

We've encountered a 5% increase in interest rates over this past year, yet mortgage rates remain very reasonable by historical measures. Property values in the greater Des Moines area have risen, as illustrated by the recent news about the unprecedented increase in our property tax bills. The silver lining in this is that our property values have continued to increase. Many members enjoy first mortgages with rates at or below 4%. Whether you want to do some landscaping, build an addition, or even consolidate some debt, a Home Equity Line of Credit (HELOC) or fixed rate second mortgage is a great tool to further increase your home value or lower your monthly payments... or even do both.

We recently joined forces with a group of local credit unions, all of whom have committed to providing 10% of their total asset size in home loans to minority applicants over the next 10 years. For Affinity, this represents \$14,000,000 in real estate loans granted, including purchases, refinances, home equity loans and second mortgage loans. For those struggling to secure a real-estate backed loan, we originate conventional secondary market mortgages with down-payment requirements as little as 3% and frequently grant home loans that do not conform with secondary market guidelines to in our own loan portfolio. This includes ITIN lending, something that many lenders are not willing to do.

Finally, thank you to all who registered to attend our Annual Membership Meeting on May 9th at the Top of the Tower Ballroom at the Holiday Inn on 6th Avenue. You can still register to attend if you have yet to do so. We're honored to have Food Bank of Iowa CEO Michelle Book and legendary credit union leader Chip Filson speaking at our meeting. We are also beyond excited to welcome Bridget Cravens-Neely, Cara Harris, Webster Kranto, and James Reasoner as the newest directors of Affinity Credit Union.



Jim Dean, CEO

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

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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.

2023 ANNUAL MEMBERSHIP MEETING — TUESDAY, MAY 9

Join us on the top floor of the Holiday Inn Downtown Mercy Campus for a night of food, drink, prizes, and incredible guest speakers. Registration begins at 5:30 p.m. with the meeting expected to conclude around 7:45 p.m.

SPACE IS LIMITED — Please RSVP at www.affinitycuia.org/2023-annual-meeting



CONGRATULATIONS TO OUR 310 DAY WINNER!

Big congrats to Josh Gideon, winner of our \$310 grand prize in appreciation of our founding members of USW Local 310 Union.



AFFINITY AND THE IOWA WILD TEAM UP TO TAME THE HUNGER

In early April, Affinity employees, volunteers from around the community, and Iowa Wild players came together to help package meals for our annual Tame the Hunger event. Affinity has been the presenting sponsor of this event since 2019.

This year, we packaged over 48,000 meals - the most in event history - to benefit Meals for the Heartland and the Des Moines Public Schools Success Program. Enriching our communities is just another way that we help Build Better Lives.



MEET YOUR 2023 BOARD CANDIDATES

This year features an incredibly strong field of candidates for the Affinity board of directors.

We are thrilled to welcome their vast professional expertise and diverse perspectives to Build Better Lives for our members and community.

Get to better know each candidate:
www.affinitycuia.org/board-candidates/

