

HOLIDAY CLOSINGS

Presidents' Day

Monday, February 20

AFFINITYLINE | 833-242-3364

Access your Affinity accounts to check balances, verify transactions, transfer between accounts, receive cleared check information and more.

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. Your account number can be found on your statement and bottom of your checks.

SURCHARGE-FREE ATMs

Did you know Affinity is a partner in Shazam's Privileged Status ATM program? This means as a member you can use your Affinity debit card at participating ATMs and have access to thousands of surcharge-free ATMs across the country.

Simply look for the Privileged Status logo or search for an ATM near you at, <https://www.shazam.net/atms/>



MESSAGE TO MEMBERS

2022 was unlike a year we've ever experienced, but thankfully it's in the rearview. There was an unprecedented rise in interest rates during the year, and by all indications we'll continue to experience increases in 2023. That being said, we'll make sure that our rates remain competitive for both savers and borrowers.

Keeping this in perspective, we had never had thirty-year mortgage rates in the 3% range for an extended period of time and now they're in the 6% range. Many of us would say that's still a reasonable interest rate and certainly nothing like the 1980's when they pushed into the 18% range for a time. That was much more painful than where we are today. Brian Goetzinger (NMLS #22353) started our mortgage lending program last year and has helped several members with their home loan needs since arriving. If you're thinking about purchasing a home, call Brian directly at 515-777-7809 or send him an email at bgoetzinger@affinitycuia.org to get started. You can also submit your mortgage application through our website.

We are very excited to introduce a new insurance partner, Coverage Direct. Headquartered in West Des Moines, Coverage Direct offers an extensive line of carriers for auto, homeowners, renter, RV, boat and other coverages. Every dollar matters so use the link from our website to get a free quote from the Coverage Direct team at www.coveragedirect.com/affinity-credit-union or call 888-411-1710.

Our website home page has an entirely new look and added functionality. Our marketing team of Melissa and Kris have spent many months preparing for this branding launch, which took place in early January. They looked at our website from a member's perspective and constantly added content and user-friendly features that we hope you enjoy and find useful.



Jim Dean, CEO

AFFINITY HOLIDAY CLUB ACCOUNT

Take the stress out of holiday expenses this year with an Affinity Holiday Club account. Through regular deposits, you can build your savings throughout the year. On October 31, your funds will be automatically transferred to your checking account allowing you plenty of time to shop for the holiday season.

To open a Holiday Club account, visit www.affinitycuia.org.

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 – 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 – 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 – 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.

HOLIDAY YOUTH PROMOTION WINNERS ANNOUNCED

Congratulations to Emma and Adrian, rocking 3rd generation Apple AirPods and a Jetson Dynamic Stereo Hoverboard, courtesy of Affinity's holiday giveaway for the kids.

Make sure the special kids in your life have a youth account so they're eligible to win great prizes throughout the year.

Affinity's youth accounts are specifically designed for youth members ages 0-17 with a low \$5 minimum deposit, dividends earned on balances of \$25 or higher, no monthly maintenance fees and no minimum requirements.

To learn more and open an account online, visit www.affinitycuia.org.



AFFINITY PARTNERS WITH COVERAGE DIRECT

Affinity Credit Union is proud to partner with Coverage Direct to provide personal and small business insurance solutions as a new member benefit. Located in West Des Moines, Coverage Direct specializes in home, auto, and a variety of recreational vehicle coverage. They partner with over a dozen regional and national insurance carriers that allow them to offer a broad range of options to serve Affinity members.

Coverage Direct specializes in these insurance options:

- Home/Secondary Home
- Renters and Condo
- RV/Camper
- ATV/UTV/Golf Cart
- Boat
- Motorcycle



Coverage Direct insurance advisors are skilled and trained to remove the guesswork from complicated insurance concepts. Their team will take the time to review existing insurance policies to ensure Affinity members have the best possible coverage to protect their financial assets. They will also explore options with all carrier partners to provide a personalized proposal, specific to the needs of each member. Quotes are always fast, free, and there is zero obligation.

Coverage Direct also provides a dedicated service division to support members with policy changes, billing questions, and claims advocacy.

Affinity Credit Union is looking forward to partnering with Coverage Direct and providing yet another service to protect our members.

NEW YEAR. NEW FINANCIAL HEALTH.

At Affinity, we care about you and your financial health. That's why we partner with GreenPath Financial Wellness to provide you with free individualized counseling, guidance, and educational resources.

As an Affinity member, you'll receive:

- Financial Counseling
- Debt Management Services
- Housing Services
- Credit Report Review
- Student Loan Counseling
- Financial Education
- And more!



To learn more, call 877-377-3399 or visit www.greenpath.com/affinity