

## UPCOMING CLOSURES

### Indigenous Peoples' Day

Monday, October 9

### Thanksgiving Day

Thursday, November 23

## 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

October 19 marks the 75th anniversary of International Credit Union Day. This is a great opportunity to celebrate our employees, who collectively work our members' best interests. Many of you make a special effort to mention the great work of our staff and we know it takes a team to accomplish important goals that we create each year.

Our mission is Building Better Lives. We created this simple mission statement in 2018 and have kept this our focus these past five years. Our recognition as the National Credit Union of 2023 in the \$500 million and under category is largely due to our focus on our community. This is 100% a team award, and we have a group who really enjoy serving you and greater Des Moines. Our golf event raised \$25,000 for Big Brothers & Big Sisters of Central Iowa, awarded six \$1,500 scholarships, and work every month in many ways to end food insecurity in Iowa and beyond.

Affinity keeps our greatest focus on our members. This month, our overdraft, NSF, and early ACH fees have been reduced from \$15 to just \$10. What was already one of the lowest fees in the country is lower yet. The national and local average for overdraft and NSF fees remains about \$30, and that includes most area credit unions. If we can do that, why can't our larger competitors?

I've enjoyed leading this credit union these past five years. Many positive changes have occurred, and plans are being made to keep positive changes coming in the years ahead. It's been a pleasure getting to know many of you and so many things about our community.

On October 19 at 4:00 p.m. we pay tribute to 25-year director and board secretary Marge Ramsey, who passed away on August 7th. Marge enjoyed gardening, so we are dedicating the garden recently created between the Hoffman buildings in her honor.

While there may never be another volunteer like Marge, I encourage you to consider volunteering as a director or committee member. Volunteerism is a critical role for successful credit unions, and we need members who are willing to give their time and talents to keep improving this unique credit union.



**Jim Dean, CEO**

[www.affinitycuia.org](http://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.

## TACO TRUCK VISITS HOFFMAN BRANCH TO CELEBRATE AWARD

Thank you to everyone who joined us in making the Credit Union of the Year Taco Truck Celebration an outstanding success! Over 100 meals were served to satisfied Affinity members.

It was a day filled with delicious food, great company, and a shared sense of community that truly warmed our hearts.

## MARGE RAMSEY MEMORIAL GARDEN

On October 19 at 4:00 P.M., we pay tribute to long time director Marge Ramsey. Marge, who served as board secretary for all 25 years of her volunteer service, passed away in August.

Marge was a tireless volunteer and community advocate, who also enjoyed gardening in her spare time.

To honor her, the garden recently created between the buildings at our Hoffman location will be dedicated in her name.



## AFFINITY LOWERS OVERDRAFT & NSF FEES AGAIN. NOW ONLY \$10!

In late 2021, we made the decision to reduce our already low overdraft & NSF fees from \$25 to \$15. This decision was made to help our members keep more of their hard earned money, so they can live the lives that they want.

In the spirit of our Building Better Lives mission, we are once again lowering overdraft, NSF and early ACH fees... this time to only \$10.

This change is part of our ongoing commitment to working in your best interest and providing solutions to achieve financial success.



## AFFINITY DONATES \$25,000 TO BIG BROTHERS BIG SISTERS OF CENTRAL IOWA

Our 29th annual GOING BIG golf outing was a huge success, resulting in a \$25,000 donation to Big Brothers Big Sisters of Central Iowa.

This outstanding organization has been instrumental in nurturing mentorship and providing guidance to young individuals in our community.

The \$25,000 contribution will further support their mission of igniting potential in every child they serve.

