

## HOLIDAY CLOSINGS

### New Year's Day

Monday, January 2

### Martin Luther King Jr. Day

Monday, January 16

### 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.

## MESSAGE TO MEMBERS

2022 presented unique challenges for us all. After spending several years with inflation running 3% or lower, it exploded in late 2021. Interest rates more than doubled in a few short months, increasing the cost of borrowing, and making everything more expensive. Hopefully these high rates are relatively short-lived or will at least level off to make life a little more predictable.

Our drive-up and phone service is now open until 6:00 p.m. on Fridays with lobby service remaining open until 5:30 p.m. Our branches will no longer be open Saturdays. As mentioned in our fall newsletter, only 2% of our transactions occurred on Saturdays. Members use self-service options and there is no longer the demand for in person service on weekends. Our 2022 member survey also concluded that only 2.5% of our members primarily use the telephone to do business at Affinity, which are major changes versus what we all remember from the past. Members informed us that our phone access is not convenient, which is something we're addressing and are committed to improving.

In addition, members requested more frequent communication. Beginning this year, electronic monthly newsletters will be emailed to members enrolled in eStatements, while a paper newsletter will be included with monthly and quarterly mailed statements. These additional newsletters will provide members with timely updates about happenings at Affinity.

We know you're looking for better investment rates and we are responding by increasing CD, IRA, Money Market and Regular Share rates in response to the dramatic rise in interest rates. We track the most competitive financial institutions in the greater Des Moines market and are highly competitive in every area.

Affinity's 74th annual membership meeting will be held on Tuesday, May 9th. This is part of being a member-owned cooperative and our volunteer leaders are a key part of our design. If you have expertise in accounting, management, marketing, human resources, technology, community development or other skills that might prove beneficial as a board member, consider volunteering. If you would like to have an exploratory conversation to learn more about the time commitment and expectations, feel free to email me, [jdean@affinitycuia.org](mailto:jdean@affinitycuia.org) or call me, 515-777-7782.



**Jim Dean, CEO**

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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.

## 2022 TAX FORMS

1099 forms will be mailed at the end of January to all Affinity members who were paid taxable dividends and interest of more than \$10 in 2022. In addition, 1098 forms will be mailed to Affinity members who paid over \$600 of interest on real estate loans in 2022.

## CALL FOR NOMINEES – JOIN AFFINITY'S BOARD OF DIRECTORS

Affinity Credit Union is governed by a volunteer board of directors, a group of credit union members who are a representative voice for Affinity's membership and help set the direction for the future growth of the credit union.

The board is responsible for duties such as overseeing Affinity's policies, monitoring Affinity's strategic plan, and ensuring Affinity operates in the best interest of its membership.

Help make Affinity the best credit union possible by submitting your application to join our board of directors.

The deadline to submit your application is February 8.

To learn more and apply visit, [www.affinitycuia.org/board-apply](http://www.affinitycuia.org/board-apply).



## BUILDING BETTER HOLIDAYS \$12,000 IN CHARITY DONATIONS

At Affinity, our mission is to Build Better Lives for our members and communities. Building Better Holidays was created with our mission statement in mind, supporting local organizations that are helping to Build Better Lives as well.

Our goal is to spread holiday cheer by providing local charities a little extra sparkle during the holiday season.

In 2022, we asked our members to select which charities they wanted to see receive support from Affinity. After hundreds of votes, the 4 charities selected were:

**Cradling New Life** helps families who have infants in Neonatal Intensive Care Units (NICUs) and those addressing antepartum issues.

**ChildServe** improves the health and well-being of nearly 5,200 children each year through specialized clinical, home, and community-based programs and services.

**Iowa Remembers** helps remember and honor Iowan military casualties of war from Operation Iraqi Freedom, Operation Enduring Freedom and Operation New Dawn.

**Orchard Place** is the oldest locally-based charity in Des Moines that provides mental health treatment and expertise for children in Iowa.

To learn more, visit [www.affinitycuia.org](http://www.affinitycuia.org) and look for the Building Better Holidays tab.



## AFFINITY RAISES \$21,750 FOR BIG BROTHERS BIG SISTERS OF CENTRAL IOWA

For 28 consecutive years, Affinity's annual charity golf outing has helped raise much needed funds for exceptional local charities and non-profits.

Affinity is thrilled to announce that 2022's event resulted in a donation of \$21,750 to Big Brothers Big Sisters of Central Iowa.

A huge thank you to presenting sponsor Des Moines Firestone Ag, as well as the supporting sponsors, participants and employees that made the event such a huge success.

