### Winter Issue 2022

#### Lobby Hours

Mon, Tues, Thurs & Friday, 9:00 am – 5:00 pm Wednesday, 10:00 am – 5:00 pm Saturday, 9:00 am - noon (Hoffman Branch)

#### **Drive Up Hours**

Mon, Tues, Thurs & Friday, 8:30 am – 5:30 pm Wednesday, 10:00 am – 5:30 pm Saturday, 9:00 am - noon (Hoffman Branch)

#### **Phone Hours**

Aon, Tues, Thurs & Friday, 8:30 am – 5:30 pm Wednesday, 10:00 am – 5:30 pm Saturday, 9:00 am - noon

### Locations:

**475 NW Hoffman Lane** Des Moines, IA 50313

**1700 E Army Post Road** Des Moines, IA 50320

(515) 288-7225 Toll-free (1-800) 343-1028

www.affinitycuia.org

## Holiday Closings & Special Holiday Hours

**New Year's Day** Saturday, January 1

Martin Luther King Jr. Day Monday, January 17

**Presidents' Day** Monday, February 21

### AFFINITYLINE – 24/7 AUTOMATED PHONE BANKING: 1-833-242-3364

Access your Affinity accounts day or night, all week long. Check balances, verify transactions, transfer between accounts, receive cleared check information, as well as much more.

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

\*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 paper statement (or e-statement in online banking) and bottom of your checks.

### **Message to Members**

As we put a bow on 2021, the Affinity management team and board of directors have spent some time reflecting on our mission of building better lives, and what it truly means. We know the results we produce are great and we're proud of that. It's also important that we live our mission, and to that end, measure how Affinity Credit Union helps our members, staff, and community benefit in tangible ways. Even though we already charged the lowest NSF and overdraft fees in our area, we've recently reduced debit card overdraft fees to \$15. You may think this is not a big deal but the average debit card overdraft fee within the Des Moines area is over \$33. Plus, we do not charge a fee to transfer from your savings to your

checking account to cover an overdraft. Did you know some banks and even credit unions charge for this automated transfer? It's a big deal and adds up to a lot of fee income paid by their customers or members. We believe people work hard for their money and it's another way Affinity Credit Union helps our members do more with the money they earn. Refer a family member or friend to Affinity and when they join, we'll pay you \$25.00.



Jim Dean, CEO

### 2021 BUILDING BETTER HOLIDAYS - 6 OUTSTANDING CHARITIES - 6 WEEKS OF GIVING - \$12,000

### Building Better Lives through Building Better Holidays

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.

This year, we once again partnered with WHO-TV Channel 13's "Hello lowa" to shine a spotlight on the following local organizations by providing them each with a \$2,000 donation.

- Easterseals lowa
- Polk County Housing Trust Fund
- Starts Right Here
- Joppa
- By Degrees
- · Latinos Unidos of Iowa

Since its creation in 2018, Affinity has donated nearly \$70,000 to local charitable organizations as part of our Building Better Holidays campaign.

To watch each charity reveal, visit www.affinitycuia.org and look for the Building Better Holidays tab.







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.



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## 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 9. To learn more and apply visit, www.affinitycuia.org/board-apply

# 2021 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 2021. In addition, 1098 Forms will also be mailed to Affinity members who paid over \$600 of interest on real estate loans in 2021.



## OVER \$20K IN SCHOLARSHIPS NOW AVAILABLE TO AFFINITY MEMBERS

The Iowa Credit Union Foundation's 2022 Warren A. Morrow Memorial Scholarship application is NOW OPEN!

Over \$20,000 in scholarship funds will be awarded to 12 deserving credit union members, with both high school seniors and post-secondary students eligible to receive educational assistance.



The deadline is February 4. For more information, visit www.lowaCreditUnionFoundation.org

# USE YOUR AFFINITY DEBIT CARD TO WIN PRIZES

As an Affinity debit cardholder, you have a chance to win great prizes every time you use your debit card to make a point-of-sale purchase! The more you use your debit card, the more chances you'll have to win prizes. Need a debit card?

Request yours today! 1-800-343-1028

# **Mission Statement:** Building Better Lives

