



Spring 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

Mon, 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

Memorial Day
May 30, 2022

Juneteenth (Observed)
Monday, June 20

**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 I write this, businesses throughout the world are under siege from cyber-attacks launched from Russia. Technology is an expensive proposition because of hackers who prey upon others rather than using their talents to make an honest living. You may have noticed that thefts aren't just taking place online, as thieves did what is called a hook and tow of the ATMs at both Affinity branches, destroying both machines. We were fortunate to quickly replace the Hoffman ATM, but because these thefts are happening throughout the country, it will be a few months to secure a replacement at Army Post. Soon you'll see an additional layer of protection added to deter future vandalism attempts, but unfortunately there is no guarantee it will not happen again. Thankfully we offer hundreds of surcharge-free ATMs in the Des Moines area through the Shazam Privileged Status network.

Our 72nd annual membership meeting will be held on Tuesday, May 10 at the Holiday Inn Downtown Des Moines. The meeting will be held in person as long as we don't have another variant or COVID surge. We invite you to join us and meet your volunteer leaders and management team.

On February 1, we lowered our overdraft and NSF fees to \$15 across the board after decreasing the debit overdraft fee to \$15 in November. Our previous fee of \$25 was already one of the lowest in the area, while the average fee from our local competitors is \$33. Most of our members have their checking with Affinity, but those who don't are often charged for automated transfers of their money from savings to checking. We didn't do that and still don't. We know you work hard to make a living and sometimes don't have as much to show for it as you should. These fee reductions are not happening at many other credit unions or banks and is another way we are living our mission of Building Better Lives.



Jim Dean, CEO

TAX DEADLINE IS ALMOST HERE

The deadline to file your income taxes is April 18. If you haven't filed yet, there's still time. Receive your tax refund up to three weeks earlier than in the mail by choosing direct deposit when you file.

Simply provide your Affinity account number and Affinity routing# 273074504.

Have you already filed your taxes? Use the IRS "Where's My Refund" link to track the status of your refund as soon as 24 hours after the IRS receives your e-file: www.irs.gov/refunds.



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.



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AFFINITY IS CELEBRATING NATIONAL CREDIT UNION YOUTH MONTH

Open a youth savings account in April &
WE'LL DEPOSIT THE FIRST \$5!



ALL NEW YOUTH ACCOUNTS
OPENED IN APRIL WILL BE
AUTOMATICALLY ENTERED TO
WIN A NINTENDO SWITCH*

*Restrictions may apply. One winner will be announced, May 4, 2022. Federally insured by NCUA.

SAVE SMALL.
DREAM BIG.
at your credit union™

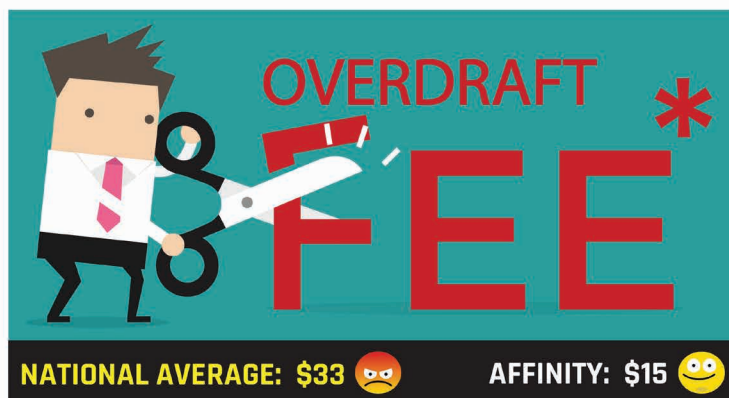


Love My
Credit Union®
rewards

As a credit union member, you can enjoy exclusive savings on products and services you use every day. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like TurboTax, SimpiSafe, Sam's Club, ID Theft Protection, Home & Auto Insurance, Travel & Entertainment, and much more!

To learn more, visit rewards.lovemycreditunion.org/

We CUT overdraft fees in half to help
you do more with the money you earn.



*The maximum overdraft protection benefit is \$1,500 for eGreen checking and \$750 for classic checking, including any associated fees. A \$15 overdraft protection fee may be imposed for covering overdrafts created by debit card, check, in-person withdrawal, ATM withdrawal, or other electronic means. You have 30 days to return your account to a positive balance. Whether overdrafts will be paid is discretionary and the credit union reserves the right not to pay. Federally insured by NCUA.

Mission Statement: Building Better Lives

Board of Directors: Cindi Summers, Chairman | David Busch, Vice Chairman | Lee Roy Porter, Treasurer | Marjorie Ramsey, Secretary

Supervisory Committee: Jessica Scott | Jim Martens | John Stone | Christian Quijano