

Audubon Federal Credit Union

1429 Breckenridge Street
Owensboro, Kentucky 42303

April 2022

Audubon Angle

A quarterly publication for the members of Audubon Federal Credit Union.

Excitement Is In The Air

Learn about new services and more coming soon!

AFCU is constantly improving our portfolio of products and services that best serve a growing family's values and lifestyle. From our start in 1956 with just savings and loans, we have grown to a full-service financial institution!

This year, we have ramped up our efforts in delivering even more tools for members - giving you free access to the tools you need to achieve financial peace of mind! Our **online banking went through an upgrade**, creating a more secure and usable platform while using your phone for financial needs. Unfortunately, it takes some time, **we are currently working on delivering in 2023 Digital Wallet and we'll be able to give you that Debit Card before you leave the building, so you won't have to wait for it in the mail!** How awesome is that!

And of course, **Financial Literacy** is always in focus around here. We

are here to help you be an example and teach your children good financial habits. Educating teens as they get that first job! Educating couples, newly engaged or newly wed, the merits of budgeting and starting their financial lives off on the right track. We've also had members, who suddenly though death or divorce, find themselves single and learning how to budget on one income. There are soon-to-be-retirees with different needs we are here to meet, and the list goes on! Our members are unique with different struggles and needs and Audubon Federal strives to be able to meet them!

And as always, we try to avoid those 800#s - your financial team right here at AFCU prefers to be working one-on-one with someone here at your branch or over the phone. But we do try to offer options online or with that much hated 800# when in-person just isn't possible.

Audubon is also working on a much-needed update of our lobby area; our goal is to reflect the welcoming attitude of your tellers to the décor. Do not let the appearance fool you, however, we will also be making any security changes we feel necessary. Some will be clearly evident while some features will be well hidden from view.

Your staff hopes we are meeting your expectations, giving each member personalized service and providing answers and options for your financial needs and wants. We thank you for your continued support and trust in us. As always as a Member/Owner, we encourage your feedback and opinions. Please let us know if there is a service you'd like us to offer.

We look forward to meeting yours and your family's needs now and in the future!

Medicare Seminar

CONFUSED OR CONCERNED ABOUT MEDICARE?

If you are signing up for the first time, or concerned you chose incorrectly last year, this is the education presentation you'll want to attend.

LIMITED SEATING, SO RESERVE YOUR SPOT ASAP. (If you feel you need to bring your spouse or adult child with you, you are welcome to do so, just let us know so they can be included in the number count.)

Medicare Insurance can be a confusing topic and yet a necessity we all will all someday need to make a decision regarding. If you need answers for yourself, or you need to know more about the options for a parent, you will not want to miss this opportunity.

Each year is an Open Enrollment Period. This period is very important, this is when you have the most options available to you, and if you don't choose carefully, you may discover too late that you don't have the right coverage, and/or are paying too much for what you chose!

Ms. Rhoda Mattingly and Matthew Bunch with Affinity Insurance Group will be at Audubon Federal on May 10th at 9:30 am to educate our Members age 64 and up regarding when and how to enroll, when it is necessary to make changes at the next enrollment and other general information about your options for coverage.

Due to strict compliance guidelines, you will probably not

get a plan comparison across multiple companies, nor can Ms. Rhoda tell you in a group setting how much you will pay, everyone has unique needs and finances to consider. This is something she or Matthew would need to sit with you one on one to discuss. Also, Ms. Rhoda can only present plans from Affinity. You have the option of contacting other companies to compare, you can always go back and sign with the agent that you feel the most comfortable with.

To reserve your spot, call or text Cindy at 270-685-3487, or email cindy.tong@audubonfcu.net AFCU does not have anyone on staff that is certified regarding Medicare, we do however want you our Members to be educated when it comes to choosing the best option that will benefit your health needs and financial budget. AFCU will receive no compensation from offering this educational presentation. AFCU will receive no compensation if you choose to work with Affinity Insurance Group.

Annual Meeting

At the time of planning, covid numbers were on the rise, and we had no idea what April would bring. Unfortunately, our Annual Meeting will be held via Zoom again this year. Those who register and are in attendance will be entered for a Blackstone Grill that will be drawn at the end of the meeting.

Please watch Facebook and our website for details regarding the Annual Meeting. Also, if you are a Text member with AFCU, you will receive a notification via text message.

Enter To Win \$100

Mail or drop off this form at Audubon FCU for your chance to win. If we are not open, please place it in the night drop. The drawing will be held during the Annual Meeting, however, you do not need to be present to win.

Name _____

Phone No. _____

Address _____

What's Up With AFCU Having A Facebook Page and Text?

Take some time to follow AFCU on Facebook. Your AFCU Facebook page will not try to "sell" you something. We offer up interesting stories, scams and frauds to be on the lookout for, ways you may be able to save money, happy news stories and unfortunately those news articles that may affect your finances! And of course, member's photos who have won cash and contest are listed. Oh! And important messages such as unexpected closings.



Text Member's have a chance to win anywhere from \$50 January thru September and \$100 October thru December (we raised that a tad, to help out with the Holiday Season)! We currently have about 220 members receiving text, please scan the code below to see if you are a text member or sign up today. We try so hard not to be a bother with the text messaging, and again, we won't try to "sell" you anything by text!

We post reminders, closings, of course repos, and updates. We may be doing some surveys this year for your input to help us be the best we can be. There will probably be a drawing for your time and trouble, of course! We will see how this goes, as we don't want to be a nuisance, so we will appreciate you letting us know if we are!



Loan Needed? Just Check With Karen Or Teresa First - It's That Simple!

No bright lights and flashy deals, just plain and simple Member Service, offering you the best rate we can. And checking to see if we can beat the current loan rate you are paying elsewhere.

From big ticket items for family fun, such as 4-wheelers, boats, RVs, dirt bikes, etc. to a dependable vehicle for you, your spouse or new teen driver, we are here for you. Check with us first! It's just that simple!



Holiday Closings

Memorial Day
Monday, May 30

Juneteenth
Monday, June 20

Independence Day
Monday, July 4

Are You Happy With Your Other Financial Institution?

Please consider if you are happy with who you are using as your primary financial institution? Do you trust them to put you and your family's needs first? Do you feel like they are always trying to sell you something to meet their quotas and goals? If you are not 100% happy there as a customer, consider shifting over to AFCU where our sole purpose is to take care of our Members and their family - we're about "People Helping People," about you meeting your financial goals, not about profit for the corporation and already wealthy people!

Audubon FEDERAL CREDIT UNION

www.audubonfcu.net
(270) 685-3487
(270) 685-5158 FAX

Hours

Monday - Thursday
Drive Thru 8:30am - 4:30pm
Lobby 9:00am - 4:30pm
Friday
Drive Thru 8:30am - 5:30pm
Lobby 9:00am - 5:30pm



Federally insured by NCUA.