

Audubon Federal Credit Union

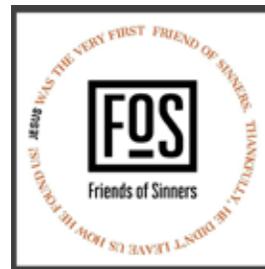
1429 Breckenridge Street
Owensboro, Kentucky 42303

July 2022

Audubon Angle

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

You Can Help Support
Friends of Sinners,
a local non-profit...



When You Finance A New Or Used Boat, Pontoon Or Truck

The Rumble on the River Catfish Tournament is September 3rd, and between July 5th - August 26th, Audubon FCU will donate \$25 to the Friends of Sinners Rumble on the River Fundraiser for each new or used boat, pontoon or truck loan financed at the Credit Union.

To make your hunt for the best go smoothly, be sure and get pre-approved for that truck, boat or pontoon, and let us know you'd like to support Friends of Sinners by bringing in our July Newsletter to Sarah or Teresa.

Yes, we will still have that low rate! If you can find a Daviess County financial institution with a lower rate, YOU LET US KNOW!

* Indirect loans do not qualify.

NEED A VACATION?

Has it been awhile since your last vacation? 2022 surveys indicate the number one goal this year for many is to take a vacation!

If it's been a while since your family has gone on a vacation, fund that trip of your dreams with AFCU. You just let us know you're coming in, and we'll have a glass of iced tea ready for you to sit back and relax awhile while Teresa or Sarah help you make that trip a reality.

Borrow up to \$3,000 for 36 months as low as 5.9%APY*

*Annual Percentage Rate. Effective July 1, 2022 and subject to change. Must meet credit requirements.

Photo courtesy of Devon Daniel and Unsplash.

Have A Hankinging To Hit The Road?

Are you dreaming of planning your next adventure? Funding your dream excursion is one step closer with AFCU! Apply for an RV loan today. Sarah or Teresa will get you pre-approved and set you up with a loan payment you're comfortable with.



Board Member Spotlight: Don Stroud

When Don Stroud joined the Board of Directors of Audubon Federal Credit Union, banking looked a little different than it does today. There were savings pass-books, adding machines and lots of paper of every kind and shape. No checking accounts and certainly none of this computer technology or worry about cyber security. All anyone had to be concerned about was securing the building! Plus, we were called Owensboro City Employees Federal Credit Union back then.

Despite all the changes Donnie has experienced over the years, the Credit Union's principles have remained strong and steadfast throughout his 56-year Membership at Audubon FCU.

Donnie has always been here for the member. He has been faithful and conscientious in his position on the Board of Directors.

He was a mere 25 years old when he joined AFCU, after starting work with OMU. Donnie began on the Supervisory Committee in 1967 and was voted in on the Board of Directors in April 1991. Donnie was with us

through the building of the Branch at 1727 Moseley Street. With Audubon FCU growing so quickly, under his and previous Board Members' guidance, another branch was constructed at our current location of 1429 Breckenridge Street. An addition was added also! What an accomplishment and what an exciting venture in guiding AFCU to where we are today!

Donnie has been on Audubon's Board through four (4) CEO's and countless staff changes! He has been part of the growth and keeping Audubon FCU current in technology, much needed cyber security, along with products and services needed as our Members' needs changed with the times.



Have A Young Adult Who Needs To Build Their Credit?

Unfortunately, studies indicate only 44% of young adults realize they have a credit score and of those only 27% realize it is important and will affect them!

So, maybe you should encourage your young adult to come in and speak with someone about Credit.

AFCU also offers a Visa Credit Card that has a limit of \$500 - just enough to begin building their credit without risking going into a large amount of debt! Later, that amount can be increased. Please keep in mind they may need someone to sign with them.

Another option in building their credit is to place them on a loan you have, possibly the loan for their vehicle?

We also have a Credit Building Loan perfect for them. Credit is based on a variety of loan types - perhaps one of these three options will be best for them! How perfect is that? Contact Sarah or Teresa for details.



Holiday Closings

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Mobile App Makes Account Access Simple

Download our App
on Google Play or
the Apple Store.

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.

Don't Just Glance At Your Credit Report - Look It Over!

4 Things To Watch For...

1. Check on aliases, remove any incorrect spellings of your name (yes, this will help your score)
2. Confirm past addresses and phone numbers are yours (yes, this will help your score)
3. Look over that debt! Is it yours? (This will let you know if you've had identity theft)
4. Look over that Debt! Yes, look again, is it owed, or have you possibly already paid it? (Yes, they make mistakes, or a lender or health provider does not contact the reporting agencies to let them know a debt has been paid!)

If you have questions or concerns, call or stop by AFCU, we'll be happy to go over your credit report with you.