



Bring Us Your Existing Auto Loan And Save

We understand that life can be expensive, and we want to save you money.

With our low interest rates, refinancing your auto loan from another lender can **lower your payment** and **save you hundreds** of dollars over the life of your loan.

Visit APEXFinancialCU.com to apply today!

CONSOLIDATE YOUR DEBT WITH A HOME EQUITY LOAN

APEX Financial Credit Union's home equity loan is there for you.

You can use the equity in your home to consolidate debt, or you can get a new roof, update your appliances or take a vacation. Whatever the reason, you'll have one convenient, monthly payment. Our loans offer many advantages:

- Save money with rates as low as 4.99% APR*, much lower than credit cards.
- Avoid fees and closing costs.
- Use the funds for any purpose.
- Design the payments to meet your budget.
- The interest you pay could be tax deductible (see your tax advisor).

Contact us to get your home equity loan today.

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Membership eligibility required. Please contact the credit union for details.



Teach Your Little Owls To Fly With Money Talks

What kind of savers are your children? Do they save happily, or with a scowl? To find out, have a chat with your kids during National Credit Union Youth Month.

Ask questions. If you're going out to eat, talk about the price difference among the options, and ask them which they would choose. If they choose the expensive meal, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals - no one watches you more closely than your kids. If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

Open a youth savings account at APEX Financial Credit Union. This is the best way to help them to learn to save for what they find meaningful in life.

By helping your kids give a hoot about saving now, you'll help them soar when they're older.

Join Us At Our Annual Meeting

DATE: **MONDAY, MAY 15, 2017**

TIME: **5 P.M.**

PLACE: **APEX FINANCIAL CU**
18 MULLANPHY GARDENS SHOPPING CENTER, FLORISSANT

**SNACKS
& DOOR
PRIZES**

SEMINAR: ESTATE PLANNING

When: Wednesday, June 14, 2017, 3 p.m.
Where: Florissant APEX branch
Hosted by: Halina Conti from Ameriprise Financial
RSVP: (636) 534-2040

During this complimentary seminar, you'll learn ways to:

- Care for the people you love, even after you're gone.
- Leave behind a lasting, meaningful legacy.
- Manage estate tax burden - for you and your heirs.

Halina is also here every Wednesday to assist with retirement planning, wealth preservation, investments, insurance and estate planning. To schedule an appointment call Halina at (636) 534-2040.



Halina Conti, CRPC®, MBA
Financial Advisor
Chartered Retirement Planning CounselorSM

NEW HOURS AT FLORISSANT BRANCH

18 Mullanphy Gardens Shopping Center

Monday & Tuesday	8 a.m. to 5 p.m.
Wednesday	9 a.m. to 5 p.m.
Thursday & Friday	8 a.m. to 5 p.m.
Saturday	9 a.m. to noon

COME TO US FOR YOUR NEXT MORTGAGE.

WE ARE NOW PARTNERING WITH FIRST INTEGRITY TO GIVE YOU THE BEST RATES AND SERVICE.



MORE MORTGAGE LOAN PRODUCTS COMING SOON!

HOLIDAY CLOSINGS

Our offices will close to observe the following holidays:

Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4

You Could Save Hundreds On Car Insurance



Schedule an appointment with a Liberty Mutual® representative for a personalized quote at APEX Financial Credit Union. Contact De'Andre Pike at (636) 536-4140, ext. 56585 or deandre.pike@libertymutual.com, or visit TruStageAutoInsurance.com.

Made available by TruStage® Insurance Agency and underwritten by Liberty Mutual Insurance.



Auto insurance program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states, and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage. AHL1370894.1

A Checkup For Your Financial Health

Credit reports contain information about your bill payment history, loans, current debt and other financial information. They help lenders decide whether or not to extend you credit or approve a loan, and determine what interest rate they will charge you.

It's important to check your credit report regularly to ensure that your personal information and financial accounts are being accurately reported and that no fraudulent accounts have been opened in your name.

You are entitled to a free credit report from each of the three credit reporting agencies (Equifax, Experian and TransUnion) once every 12 months. You can request all three reports at once, or space them out throughout the year.

Request your free credit report online: Visit AnnualCreditReport.com. This website is the only one that is government authorized to provide you with free copies of your credit report.

Source: USA.gov/credit-reports

GET A \$100 CASH REWARD FOR EVERY NEW LINE

This new, exclusive cash-rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint's Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Make the switch today, and save with Sprint's Credit Union Member Cash Rewards!



(314) 385-8800
Fax: (314) 679-9285
APEXFinancialCU.com

Main Branch
18 Mullanphy Gardens Shopping Center
Florissant, MO 63031

LOBBY & DRIVEUP
Monday & Tuesday 8 a.m. to 5 p.m.
Wednesday 9 a.m. to 5 p.m.
Thursday & Friday 8 a.m. to 5 p.m.
Saturday 9 a.m. to noon

Downtown Branch
Robert A. Young Building
1222 Spruce St., Ground Floor
St. Louis, MO 63103

LOBBY
Monday - Friday 8 a.m. to 4 p.m.

MAR17-062TP



Federally Insured By NCUA