

APEX Fees Schedule (cont.)

- APEX Debit/ATM**
- \$5.00 Lost PIN replacement fee
 - \$5.00 Lost card replacement fee
 - \$30.00 Courtesy Pay Fee
 - \$1.00 Foreign ATM fee (waived for Advantage Plus, Rewards and Student Checking)

- Bill Payer**
- \$10.00 Stop payment fee
 - \$30.00 Non-sufficient funds (NSF) fee
 - \$30.00 Uncollected funds (UCF) fee
 - \$30.00 Courtesy Pay fee

- Miscellaneous**
- \$10.00 Credit report
 - \$ 3.00 Visa gift card
 - \$3.00 Check to third party
 - .25 per page photocopy fee
 - \$1.00 per page for statement copy
 - \$5.00 Non-member check cashing
 - \$2.00 Member check cashing (waived with combined savings balance of \$100.00)
 - \$5.00 Certified check
 - \$5.00 Mid Atlantic check copy
 - \$25.00 Outgoing domestic wire
 - \$40 Outgoing international wire
 - .50 account printout
 - \$1.00 per page for fax transmission
 - \$5.00 fee for failure to notify Apex of address change
 - \$25.00 Loan skip a pay
 - \$50.00 Hourly fee for account reconciliation or research
 - \$50.00 Levy fee
 - \$5.00 1 time EFT fee
 - \$5.00 Credit or Debit card payment fee
 - Non-member Coin Machine Fee (10% of voucher)
 - \$25.00 Escheats fee
 - \$15.00 Returned check fee (member deposit)

540 Old Reading Pike
Stowe, PA 19464

PRSRT STD
U.S. Postage
PAID
Pottstown, PA
Permit No. 57

Sample A. Sample
1234 Any street
Anytown, ST 12345
[Barcode]

Board of Directors
Fred Winner – Chairman
John Zueno – Vice/Chairman
Gary Twardowski – Secretary/Treasurer
Joe Kandler
John Logan
George Babilon
Bill Dwyer – Director Emeritus

Staff
David Cocci – President/CEO
Stephen Ziegler – VP Accounting
Jonathan Dobry – Branch Operations
Trisha Schadler – Lending Supervisor
Tina Shingle – Member Service Supervisor
Joan Kohn
Mardell Ludwig
Jodi Toennies
Keith Shingle
Lynn Yocom
Carol Loomis
Denise Faust
Lori Weimer

Stowe Main Office
540 Old Reading Pike
Stowe, PA 19464
Phone: (610) 323-4135
Fax: (610) 323-2258
Loans: (610) 970-5363

Lobby Hours:
Monday – Wednesday
9:00 a.m. to 4:30 p.m.
Thursday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 7:00 p.m.
2nd Tuesday of Month:
Open at 10:00 a.m.

Weekly Drive-Thru:
8:30 a.m. to closing
Saturday Drive-Thru:
9:00 a.m. to 12:00 p.m.

A.R.T.
24-Hour Audio Response Teller
(610) 970-2447 or
(610) 970-2448

E-Mail
service@apexfcu.com

Website
www.apexfcu.com

Holiday Schedule

APEX offices will observe the following holidays:

Monday, July 5th Independence Day – Closed
Monday, September 6th Labor Day – Closed
Monday, October 11th Columbus Day – Closed



The
Teller

Summer 2010

The Newsletter for APEX Community Federal Credit Union Members

Free and Easy!

Attention all students! At APEX, we know you have a lot on your plate. That's why we make banking free and easy for you!

Free ... With a Student Advantage checking account, you will enjoy:

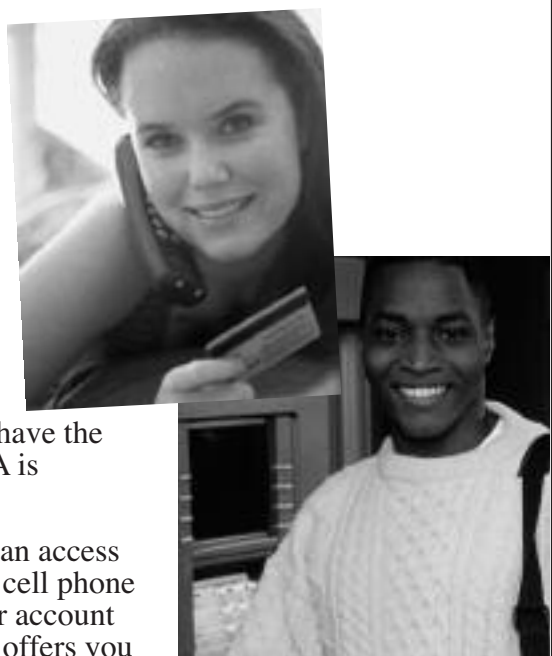
- **Free** home banking
- **Free** audio response banking
- **Free** e-statements
- **Free** mobile banking
- **Free** notary service
- **Free** check copies
- **Free** coin counter
- **Free** shared branching
- **Free** overdraft protection
- **Free** use of Allpoint ATM's plus others
- **Free** MemberSecure protection
- **Free** investment planning
- **Free** online insurance quotes
- **Free** checks

There's no minimum balance, and you'll get debit rewards with every purchase!

Plus, when you open a Student Advantage checking account, you will be eligible for private student loans.

And don't forget: our ATM/Debit card and our APEXVISA are all you need in your wallet! You will be able to access your account at thousands of ATMs across the country, and can have the peace of mind knowing that our VISA is accepted worldwide!

Easy ... Wherever you are, you can access your APEX accounts right from your cell phone or PDA to transfer money, check your account balances, and more! Mobile Banking offers you complete convenience, secure access to your accounts, and 24-7-365 banking at <https://apex.onlinecu.com/mobile>. It's easy to bank on the go!



Call APEX today! 610-323-4135!

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Opt-In for Overdraft Protection

Overdraft protection can give you important peace of mind. An overdraft occurs when you do not have enough money in your account to cover a transaction. At APEX, we can cover your overdrafts through our Overdraft Coverage Program.

For all members: We may authorize and pay overdrafts for automatic bill payments, checks, and other transactions made using your checking account. No action is necessary for this protection – we automatically provide this service for all members.

For members who opt-in: We may authorize and pay overdrafts on one-time debit card transactions (non-recurring transactions) and ATM withdrawals. To take advantage of this extended protection, opt-in online today at www.apexfcu.com.

Please note that we pay overdrafts at our discretion and do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize your transaction, it will be declined.

There are no costs associated with the Overdraft Coverage Program unless you actually have an overdraft. If we pay an overdraft for you, we will charge a fee of \$30. This fee will be applied each time you overdraw your account and we pay the overdraft. There is no limit on the total fees we can charge you for overdrawing your account.

With the Overdraft Coverage Program, you don't have to worry about bouncing checks or having insufficient funds in your account. It's just one more way APEX looks out for your financial interests. If you have any questions, please call us at **610-323-4135**.



Paying for College Just Got Easier!

Are you trying to figure out how to pay for higher education – for yourself or your child? Have you hit a wall trying to get the federal funding you need? APEX now offers a funding solution to students and their families with the EdAccess private student loan, available through www.cuStudentLoans.org.

The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, and even past-due tuition bills. With an EdAccess private student loan,

you benefit from:

- One of the lowest interest rates in the industry (and with good grades, those rates can get even lower!)
- 1% interest rate reduction once you repay 10% of the loan
- No cosigner required for juniors and seniors. Creditworthy students can apply on their own.

For more information, call APEX at **610-323-4135**, or apply online at www.cuStudentLoans.org.

Unlawful Internet Gambling Policy

The Unlawful Internet Gambling Enforcement Act (UIGEA) prohibits persons engaged in the business of betting or wagering from knowingly accepting payments from another person engaged in unlawful Internet gambling. The term “unlawful Internet gambling” means “to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made.” Online state lotteries, horse racing and fantasy football are not considered illegal under the statute.

In order to maintain compliance with UIGEA, APEX Community FCU will:

- Block APEX debit cards from using Internet gambling sites.
- Conduct risk-based due diligence of “commercial customers” at account opening to determine the risk that member presents of engaging in restricted transactions.
- Require documentation from any member engaged in an Internet gambling business to demonstrate that the Internet gambling business is lawful.

For more information, please call APEX at **610-323-4135**.

Look What's New at APEX!

Save with Sprint!

Why throw money away? Through the **Sprint Credit Union Member Discount Plan**, you can join the 700,000 credit union members nationwide who are already saving over \$43 million on their wireless plans! You can save:

- **10% off** most regularly-priced Sprint individual service plans
- **5% off** most regularly-priced Sprint business service plans

Plus, your activation fees and upgrade fees will be waived! All these savings are available to both new and existing Sprint customers. Simply call **877-SAVE-4CU** (877-728-3428) and let them know you're a credit union member. Ask to be part of the NACUC_ZZM Corporate ID to save. Or, you can visit www.SprintSave4CU.com or go to your nearest Sprint store!

Courtesy Pay Just Got Even Better!

Through Courtesy Pay, APEX will (at our discretion) cover any overdrafts on your checking account up to a set limit. As of August 1, 2010, this limit will increase from \$500 to \$750 for those members who qualify.

To request your FREE Courtesy Pay brochure, call APEX today at 610-323-4135.

Be Aware of Your Transactions

As a financial institution, APEX Community Federal Credit Union (APEX) must comply and enforce numerous federal regulations. One of these regulations, known as Regulation D, will go into effect on **August 1, 2010**. Regulation D sets limits on certain types of transactions conducted on savings, clubs and money market accounts. To be in compliance, you are not supposed to use these types of accounts like you do a checking

account. These limitations allow you to make no more than six (6) preauthorized (ACH), automatic, telephone, audio response (ART), check or e-banking (Virtuoso) transfers to another account of yours or to a third party, during any calendar month. If you exceed these limits, your account will be subject to a fee and possible closure. If you have any questions, please contact APEX at **610-323-4135**.

Bank By Phone 24/7

You can now access your accounts 24 hours a day, 7 days a week through our secure Shared Branching Call Center! Even if it's 2:00 a.m. on a Saturday, all you need to do is call **888-837-6500** to speak with a Call Center Representative. You will be able to obtain balance information, perform transfers between accounts, and make loan payment transfers.

Looking to Loosen Your Budget?



Consider refinancing your car loan or mortgage with APEX!

With our great interest rates and flexible terms, you can immediately lower your monthly payments!

APEX Fees Schedule

Savings Accounts

- \$5.00 Inactive account fee - quarterly
- \$5.00 Service fee to close account if less than 90 days

Saving/Checking Accounts

- \$10.00 Stop Payment Fee
- \$30.00 Non-sufficient funds (NSF) fee
- \$30.00 Uncollected funds (UCF) fee
- \$30.00 Courtesy Pay fee
- \$5.00 Service fee to close account if less than 90 days

Advantage Checking (Free)

- \$10.00 Monthly inactivity fee if no activity for 60 days
- \$3.00 Overdraft transfer fee
- \$3.99 per month Bill Pay (if utilized)
- \$1.00 per withdrawal for Foreign ATM (6 per month free)

Advantage Plus Checking

- \$5.00 Monthly Service fee - waived if one of the following criteria is met
- Maintain an average daily balance of \$500.00 in your Plus Checking account or
- Maintain \$2,000.00 in total household deposit, investment and loan balances
- Monthly service excludes any account under the age of 22
- \$3.00 Overdraft transfer fee

Advantage Rewards Checking

- \$10.00 Monthly Service fee - waiver if one of the following criteria is met
- Maintain an average daily balance of \$5,000.00 in your Rewards Checking account or
- Maintain \$25,000.00 in total combined household deposit, investment and loan balances
- Free Standard Deluxe Checks

Student Advantage Checking

- \$3.99 per monthly bill payer fee (if utilized)

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