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### Holiday Closures:

January 1 & 4  
New Years Day

January 18 & 20  
MLK, Jr. Day

February 15 & 17  
Presidents' Day

### Reminders:

-Contributions to **IRAs** and **HSAs** for 2013 tax year must be made on or before April 15, 2014.

**-Be on the lookout for possible phishing scams** for your personal information. These calls or text messages will attempt to obtain your personal information by asking a series of questions about your accounts at AFCU. We will never send a request via email, text message or make a phone call to request information, including account numbers, social security numbers or debit/credit card information. Please call the CU if you have been a victim of a phishing attempt.

## Mobile Banking Is Available - FREE

*Bank at your convenience*



**Whether you're in the mountains, lounging at the park or waiting for an oil change, you now have the power and convenience to securely check your balances, transfer funds and make Bill Pay & Popmoney Payments with FREE Mobile Banking.**



Access your accounts from anywhere 24/7 and perform convenient transactions including transfers, Bill Pay & Popmoney payments, as well as view account balances and review account history.

Already registered for Virtual Branch Online Banking? It's easy to get started - your log-in credentials will be the same. Just click on the Self Service tab within Virtual Branch to sign up.

#### Easy ways to access:

- Apps - for your iPhone or Android device
- Mobile web - from your mobile browser
- Text - receive account info via text

Visit [www.auroracu.com/mobile](http://www.auroracu.com/mobile) to learn more and get signed up.

#### Already enrolled in Virtual Branch Online Banking?

1. Search 'touchbanking' in Apple iTunes Store or Google Play Store and download application.
2. Open application & enter our App Code '**auroracu**'.
3. Log-in using the same credentials you currently use for Virtual Branch Online Banking.

#### Not enrolled in Virtual Branch Online Banking?

1. Visit [www.auroracu.com](http://www.auroracu.com) and enroll in Virtual Branch Online Banking.
2. After enrollment, click on Self-Service tab from within Virtual Branch
3. Click on Mobile Money link
4. Follow steps to enroll in mobile banking.

## 2014 Annual AFCU Board Elections

### Make A Difference At Your Credit Union

The Board of Directors has appointed a Nominating Committee for this year's upcoming election. Three positions for the Board are open and are for three-year terms. The committee has nominated Deidre Warner, Charles Richardson and Steve Anderson.

Board nominations may also be made by petition. Please note that members who wish to petition must file the petition for nomination by January 31, 2014. Petitions must be signed by at least one percent of the membership. A statement of the nominee's qualifications and willingness to serve must accompany all submitted petitions.

The Nominating Committee will endorse three candidates. Each candidate's name, including those nominated by petition, will appear on the ballot.

## Holiday Debt? Transfer Balances and Save! 2.99% APR\* on Balance Transfers for 18 months!

Does holiday debt have you down? A VISA Platinum Credit Card from AFCU is your low-cost solution to high credit card rates. And for a limited time, consolidate your debt for only 2.99% A.P.R.\* for 18 months!

Get the true savings you have been looking for with this low rate. There is no fee for this service and after the introductory period, you'll enjoy a low fixed rate.

Take advantage of this **SPECIAL OFFER**:

- Introductory 2.99% Fixed APR\* for 18 months on all balance transfers
- Low, fixed rate on all purchases
- **No Annual Fee**
- **No Balance Transfer Fee**
- **No Cash Advance Fee**
- Zero Liability for unauthorized card use\*\*
- Fraud monitoring service for your protection
- **ScoreCard Rewards** program earning 1 point for every \$1 spent
- Can be used worldwide, wherever VISA is accepted



Apply online at [www.auroracu.com](http://www.auroracu.com) or call a Loan Officer at 303-755-2572 and mention this article to take advantage of this special offer.

\*A.P.R.=Annual Percentage Rate

\*\* You will have no liability for unauthorized purchases made with your credit card, unless you are grossly negligent in the handling of your card. In any case, your liability will not exceed \$50.00.

Does not apply to existing AFCU Platinum VISA Balances

## Need to pay a friend for lunch? Owe the coach for soccer jerseys?

**popmoney**

Send money to virtually anyone using only a mobile phone number or email address with Popmoney Personal Payments.

With Popmoney from AFCU, we make it easy to send or request money with only an email address or mobile phone number – no need to know any personal account information.

**Request Money:** Send out a request for money using an email address or mobile phone number via text messaging.

**Send Money:** Send money to anyone using only an email address or mobile phone number via text messaging.

To access, click on the "Popmoney" tab from within Online Bill Pay or click on the "Transfers" tab in our mobile app. Need more help? Call a Member Service Representative at 303-755-2572 and we'll walk you through it.

