

CITY OF FLAGSTAFF

EMPLOYEES & FAMILY ARE ELIGIBLE FOR MEMBERSHIP

#1467



Over 100 million people can't be wrong!

There are a lot of differences between credit unions and banks including low or no fees, lower interest rates on loans, and higher dividends on savings! That's why over the past 5 years, more than 100 million people nationally have joined one!*



We're people helping people! Not robots!

We are proud to be Arizonan and to have been serving our Arizona members for over 78 years! We are a full-service, not-for-profit, financial institution that is locally owned and operated by its members.



We are so confident you'll love us, we'll give you \$200 to try!

We are so confident that you will love our credit union that we are willing to pay you \$200 just to try us!¹

It's time to take a look at a fresh alternative, and consider Arizona Central for your banking needs.

Empowering Our Local Communities

"People Helping People" is a philosophy and founding principle of the credit union movement. Last year, with fewer than 200 total employees, Arizona Central participated in 70+ community engagement activities and donated over 2,000 hours of service. These events helped us raise over \$100,000 for local organizations who make a difference in people's lives every day — such as Cancer Support Community Arizona, Ryan House, Phoenix Children's Hospital, and the Tucson Medical Center.

Have a Banking Need? We have a Solution!

We are a full-service financial institution with a full assortment of financial products tailored to your personal financial needs! Whether it's a savings or checking account, credit card, personal loan, auto or motorcycle loan, mortgage, home equity — or even a full-service business solution — we have a product tailored to suit your needs! Let us know how we can help you today!

We don't just take care of your banking needs — We make sure that you save on things you need every day!

We are constantly looking for savings that we can pass on to our members, and as a member of our credit union you are eligible for a variety of promotions and discounts!

- National roadside assistance at up to 50% savings compared with other national companies.
- Home and auto insurance that can save you hundreds of dollars a year!
- Vacation packages designed to give you the perfect getaway without the high cost!
- Accidental death and disability coverage at a fraction of the cost.
- Discounts on nationwide mobile phone plans.
- Promotions on loans that not only ensure you get the best rate, but also put cash back into your wallet!

Check out azcentralcu.org for a full list of our member benefits!

Have a question? We'll help you find the answer!

You are unique! And so are your financial needs! That's why we're committed to not only find the perfect solution for your personal financial needs — but also to provide financial education to you, our member, as well as access to affordable services. Remember — at our credit union, you are not just a member — you are a unique person we care about!



Federally Insured by NCUA



Company NMLS# 485260

*MWCUA. Growing to 100MM Memberships. July 2014 <http://www.americascreditunions.org/membership-map/>

Bank with us. Be rewarded.



Open an account and get \$200!¹ For a limited time when you open an account with Arizona Central we will give you \$200.¹



Get \$200 when you take out an auto loan with us! PLUS get rates as low as 1.99%² and up to 90 days no pay! **Already have an auto loan?** You can refinance with us and get this great offer too!



Get a free home appraisal* when you take out a mortgage with us! With our low rates, we are bound to have the perfect one for you! **Get \$100 and a free evaluation* when you take out a home equity loan!**
*Will be refunded upon closing.



Get \$50 when you open a credit card with us! Our low interest rate Visa[®] cards are designed to not only save you money, but to carry balances responsibly!

PLUS all Arizona Central Members are entitled to special discounts!



- Roadside Assistance
- Vehicle Insurance
- Homeowners' Insurance
- Life & Disability Insurance
- Vacation Package Discounts



Federally insured by NCUA



Company NLMS #485260

Contact Arizona Central Credit Union by calling (602) 264-6421 or toll free at (866) 264-6421.

For more information on our amazing products and branch locations visit azcentralcu.org today!

arizona central CREDIT UNION

¹To qualify, the member must open a new checking account with Arizona Central Credit Union. The \$200 bonus will be deposited to the member's new checking account within ten (10) business days after the following three (3) requirements have been met. 1. Signed up and currently enrolled in eStatements. 2. Has performed at least ten (10) signature based Check Card transactions within the first sixty (60) days of account opening. AND 3. Have a direct deposit of at least \$250/mo. APY on checking accounts range from 0% to 0.10% APY based on product type and may vary. Minimum to earn APY is \$1.00. Fees may reduce earnings. Bonus is considered interest and will be reported on IRS Form 1098-INT. Cannot be combined with any other offers. Offer Valid for new checking accounts opened by 12/31/2018. Terms and conditions subject to change without notice. The new member must maintain the membership account and meet the above requirements for six (6) consecutive months, otherwise the \$200 bonus will be deducted from the new member's account upon closing and/or failure to meet requirements. \$25 minimum balance must be maintained at all times to remain eligible for credit union services. This is a one-time offer and is non-transferable. Federally insured by NCUA.

²1.99% Financing. APR = Annual Percentage Rate. Quoted rate is the lowest available rate for 2017 & 2018 autos @ 36 months, reflects all possible discounts, and is accurate as of 1/1/2018. Your rate will be based on your credit history and may be higher. Rates and terms are subject to change without notice. Estimated monthly payment example = \$28.64 per \$1,000 (payment example is based on 1.99% APR and a term of 36 months). Offer excludes all loans already financed at Arizona Central Credit Union.

Other restrictions apply. Visit azcentralcu.org for additional details.