



Ace Community Credit Union

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## ACE COMMUNITY CONNECTION

WINTER 2009

# ACCEL MEMBERS FINANCIAL MANAGEMENT



**A**ce Community Credit Union is please to announce the newest member benefit --- Accel Members Financial Management.

As a valued member of Ace Community Credit Union, we are committed to serving you. As a benefit of your membership, we are providing you with free access to money management and financial education services.

Ace Community Credit Union has teamed up with Accel, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.

Through our partnership with Accel, you will enjoy unlimited access to financial counselors without paying – it's free!

As a member of Ace Community Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Avoiding bankruptcy, foreclosure, and repossession

Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Accel counselors are available Monday through Thursday 7 a.m. to 9 p.m. (CST), Friday 9 a.m. to 6 p.m. and Saturday from 8 a.m. to Noon. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).

## Holiday Closings

**January 1, 2009**

Thursday  
NEW YEAR'S DAY

**May 25th**

Monday  
MEMORIAL DAY

**July 3rd & 4th**

Friday & Saturday  
INDEPENDENCE DAY

**September 7th**

Monday  
LABOR DAY

**November 26th**

Thursday  
THANKSGIVING

**December 25th**

Friday  
CHRISTMAS

**January 1, 2010**

Friday  
NEW YEAR'S DAY



## Helping Hands

The "Helping Hands" have been a credit union symbol for years. They symbolize credit union strength and stability. They also let members know that when you use your credit union you're protected.

Because credit unions are democratically controlled financial cooperatives, you're an owner along with the other members of your credit union. You have a say in how we operate and a stake in our success.

Members can be proud: Credit unions have never been healthier.

And it's members like you who continue to foster the credit union ideal, making our credit union a safe and attractive place to save and borrow.

## Car Dealers Are Dealing, We Are Lending

Right now, new car inventory is high for many models. Some car dealers have three months' or more supply available. That makes for a buyer's market — prime time for you to find a sweet new-car deal.

Come see us for a low-interest loan and you'll have the best of both worlds.

Getting pre-approved is always a good idea.



## Key Benefits of Refinancing



If you're holding a mortgage with a higher interest rate, we have a better deal. Eligible homeowners find that refinancing often lets them:

- Reduce monthly payments
- Reduce lifetime interest expenses
- Take cash out to use for remodeling or a home addition
- Build equity faster

Call us to see how a refinance might unlock some benefits for your household.

# A STRONG PASSWORD IS VITAL TO SECURITY

We all struggle with questions regarding our passwords. Is your password secure enough? What can I use for a password that complies with industry standards? With password cracking software readily available on the internet, here are the average times it takes to crack an eight character password.

DESCRIPTION	TIME TO CRACK	EXAMPLE
Numbers Only (0-9)	1 ½ minutes	45781203
Common dictionary words with numeric suffix	22 minutes	Tree2278
Alpha characters only (upper Or lower case letters only)	348 minutes	lluvmydg
Alpha-numeric characterCombination (upper and Lower case letters)	253 days	iLvMyDg2
Alpha-numeric character (Upper and lower case letter and special characters)	23 years	iLiM*Dg2

Hacking, phishing, and all forms of security intrusions are on the rise. Officials have found that 96% of the successful attacks could have been prevented if users had followed password best practices.

## NEVER

- Use your first, middle or last name (or someone else's name) in any form. Do not use your initials or any nicknames (for yourself or anyone else).
- Select words contained in English or foreign dictionaries, spelling lists, or other word lists or abbreviations as a password. This includes profanity and words you would not say in front of your children.
- Use your login name in any form (for example, reversed, capitalized or doubled).
- Use information easily obtained or guessed by someone who knows you. For example, license plate numbers, telephone numbers, social security numbers, the make of your automobile or the name of the street on which you live.
- Use dates in any form or combination
- Use keyboard sequences (for example, qwerty).

## DO

- Avoid sequences or repeated characters (for example, 12345678, abcdefgh or 22222222).
- Select a password that is a minimum of eight characters, including two numeric characters. Use the maximum number of characters allowed, as each character you add to your password increases its strength (14 characters or longer is ideal).
- Use a combination of mixed-case characters (for example, alpha, numeric and special characters) using upper case throughout the password to create a seemingly random selection of letters and numbers.
- Change an application password regularly, even if you do not use the application frequently. The critical the application or account, the more often it should be changed.
- Use a password that is easy to remember but hard to guess.
- Use a password that you can type quickly without having to look at the keyboard. This makes it harder to steal by an onlooker.
- Use different passwords. If you use the same passwords everywhere and your password is compromised then all of your other information protected by that password should be considered compromised as well.

## Keeping Your Password Secret

Treat your password with as much care as the information they protect by following these suggestions:

- Do not reveal your passwords to others. Keep your passwords hidden from co-workers, family and friends who may pass them along to other less trustworthy individuals.
- Protect any recorded passwords and carefully store them. Never leave records of your passwords anywhere that you would not leave the information they protect.
- Never provide your passwords via e-mail, based on an e-mail request, or over the phone. Any email that requests your password or requests that you go to a website to verify your password is almost certainly fraud. This includes requests from trusted companies or individuals.
- Change your password regularly. This helps keep your password safe from criminals and malicious users.
- Do not type passwords on a computer that you do not control. Computers located in internet cafes, computer labs, conferences, airport lounges and other public areas should be considered unsafe for any personal use other than anonymous internet browsing.

While it is no guarantee, using these guidelines can help you create strong, memorable passwords to protect yourself against fraud and identity theft. Regardless of the strength of your passwords, someone breaking into the system that stores them will have access to them. If you notice suspicious activity that indicates someone accessed your confidential information, notify the authorities immediately.

## Ace Loan Rates

All rates subject to change and were current as of the printing date.

### Car Loans

New-08	4.99% apr
07-05	5.25% apr
04-02	6.49% apr

### Home Equity Loans

5 years	4.99% apr
7 year	6.99% apr
10 year	7.49% apr

### 1st Mortgages

15 year	5.125% apr
20 year	5.375% apr
30 year	5.375% apr

**Other Loans are available!**  
Please call Tim, Megan or Lloyd at 515 233-1526 for more information.

## Ace Savings Rates

	Rate	APY
Basic Shares	.75	.....75
Kirby Kids	.75	.....75
Christmas Club	1.00	.....1.00
Traditional IRA	.95	.....95
Health Savings	.95	.....95

## Time Shares

	Rate	APY
6 month	2.47	.....2.50
12 month	2.60	..... 2.63
24 month	2.71	..... 2.74

Ace Community Credit Union would like to welcome Stephanie Jenkins as the new head teller. If Stephanie looks familiar it's because she has worked at Ace as a part time teller since July while attending Iowa State University in Accounting.

Stephanie lives in State Center with her fiancé Grant and two dogs. She enjoys watching movies, ice-skating and spending time with family and friends.

Please help us make Stephanie feel welcome in her new position.



## Board

**JOHN RINGELESTEIN**  
Chair

**JUDY PARKS**  
Vice Chair

**PHIL SCHENDEL**  
Chief Financial Officer

**STEVE LUNNING**  
Secretary

**TERESA PROPES**  
Board Member

**STEVE MERCER**  
Board Member

**MIKE LINDERBLOOD**  
Board Member

**BRIAN HOLM**  
Board Member

**TOM NEUMANN**  
Board Member

## Staff

**TIMOTHY WALLEN**  
President/CEO

**TIMOTHY JOHN**  
Loan Dept. Manager

**MEGAN SEVERSON**  
Loan Officer/Processor

**TIM LLOYD**  
Collections/Loan Officer

**HOLLE HENZE**  
Operations Manager

**MEGAN BAGLEY**  
Marketing Officer

**MELINDA WITHEROW**  
Member Service Specialist

**MICHELE TRCKA**  
Receptionist

**STEPHANIE JENKINS**  
Head Teller

**JESSICA VAN HEMERT**  
Teller 1

**NATASHA KING**  
Teller 1

**EMMA KASTER**  
Teller 1

**CARRIE JORDAN**  
Teller 1

**CINDE IHLE**  
Teller 1

## THANK YOU

Ace Community Credit Union would like to extend a special "Thank You" to all of our members for your willingness to help a family in need this Christmas.

Because of your generosity Ace was able to give our "Adopt A Family" everything on their wish lists. You've really helped to bring a smile to the family's face on Christmas Day!