

## Founders Day Luau was a big success!

We celebrated 59 years of service to members on July 6 with hamburgers, hot dogs, potato salad, chips, refreshments, games, a bonfire, S'mores, Hawaiian attire contest., and much more! Plus, members brought delicious side dishes to share.

A group of Alaska Lumber and Pulp (ALP) workers and their families started the credit union in 1960. They needed affordable loans for housing, cars and emergencies. They knew a member-owned and managed cooperative would provide better value and service, including affordable loans for vehicles, housing and other needs.

Thank you to everyone who joined us in the celebration of our founders with friends, food and fun. We are proud to carry on the tradition of our founders, People Helping People.



## Home is where affordable funding is

### Home Equity Line of Credit at Prime + Zero

Need to upgrade to more efficient appliances to save on utility bills? Fix a vehicle or boat? Be prepared for the unexpected? Have cash instantly and easily accessible with our Home Equity Line of Credit.

- Low fees
- Convenient advances online, by check, phone, or in person
- Interest may be tax-deductible for home improvements\*

Call or visit either branch to set up your cash lifeline.

Annual Percentage Rates accurate as of 7/1/19 and subject to change without notice. Actual rates may vary based on term and your credit qualifications. Certain conditions and restrictions apply.

### BUILD YOUR FINANCIAL INDEPENDENCE

## Credit Builder Loan

Let ALPS FCU help you rebuild your credit or establish new credit with our Credit Builder Loan. It's easy to qualify for, and you can pay it off quickly at a very low interest rate:

- Low **6%** APR
- Modest \$500 amount
- Short six-month term



We'll let the credit bureaus know how you handle the loan, so when you pay it off, you'll be building a good credit history. Apply for a Credit Builder Loan now and declare your financial independence as a responsible borrower.

Annual Percentage Rate effective 7/1/19 and subject to change. All loans subject to approval. Monthly payment per \$500 borrowed for six months at 6.0% APR=\$84.80.



## Savings Builder CD

### Save at your pace

We've made it easier than ever before to grow your certificate. Open with just \$100 and then make additional deposits any time before your certificate matures.

**Earn 1.05%** APY

- Open with just \$100
- Add deposits anytime, up \$5,000 total
- Six-month term

Call or visit either branch to start saving more!

Annual Percentage Yield effective 7/1/19 and subject to change. Penalty for early withdrawal.

