

600 Atlantic

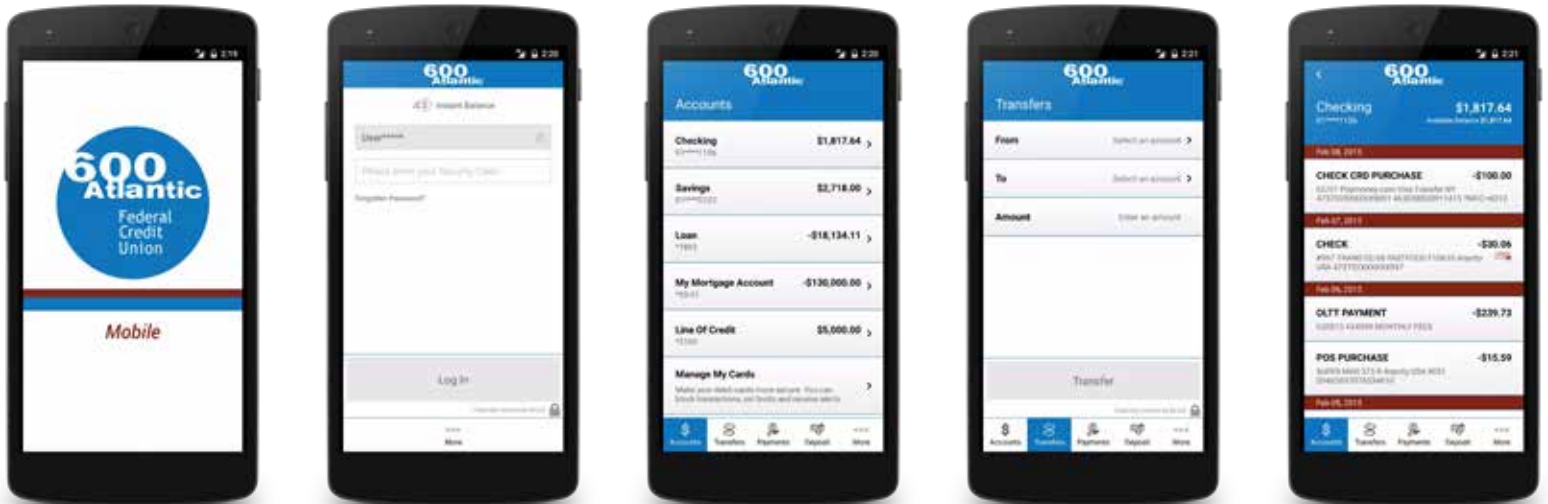
Federal
Credit
Union

NEWSLETTER



Summer, 2017

The 600 Atlantic Federal Credit Union App Is Here!



Convenient, mobile banking from your device, anytime. Available for your smartphone or tablet. Download it now on Google Play and the App Store.

Before you use the app: You must be enrolled in online banking! If you are not enrolled, please do so on our website. If you are already enrolled and

your login ID is your 5 digit account number, you must change your login ID for security purposes. If you are interested in using the app for mobile check deposits you must let us know. Simply give us a call and request that we enable that feature for you. If you need assistance, call 617-973-9500.

Did you know...?

You can manage your Debit Card & fight fraud using the My Mobile Money application!

Why two apps?

My Mobile Money provides our cardholders secure access to monitoring their debit cards. Key benefits include:

- Transaction alerts & history
- Location & Merchant Restrictions
- Spending Limits
- Turn on/off your debit card remotely

Download it now at:



600 Atlantic Avenue | Boston, MA 02210 | 617-973-9500 | www.600atlanticfcu.org

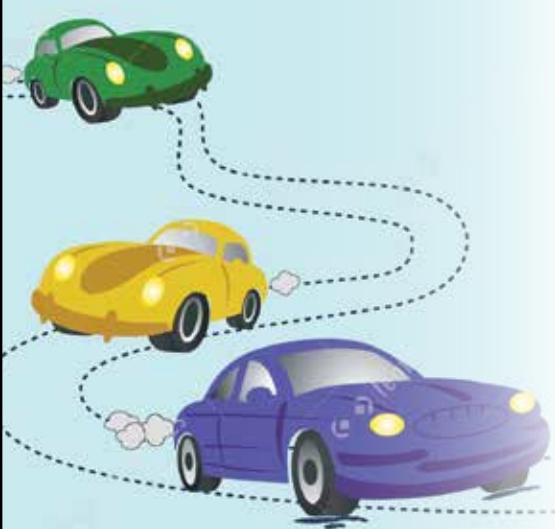


Both the SUM and MoneyPass networks offers tens of thousands of surcharge-free ATMs coast to coast located where you live, work and travel. Access the websites to help you find the most convenient ATM location to use your 600 Atlantic FCU card surcharge-free. www.sum-atm.com and www.moneypass.com

Audio Teller Response System Will Be Discontinued!



The credit union will be discontinuing the 24 hour audio response system due to declining usage. The recent addition of alternative products such as the credit union's Virtual Branch online banking system via the Internet and the release of a mobile phone product called Mobiliti are more efficient technologies. Those users of the Audio Response system should contact the credit union to either sign up for online banking and/or the mobile products. The official retirement will be October 31, 2017.



New and Used Automobile Rates

2015 TO 2018
39 month loan rate is 2.25%

2015 TO 2018
63 month loan rate is 2.75%

2015 TO 2018
78 month loan rate is 4.25%

2012 to 2014
60 month loan rate is 4.25%

CERTIFICATE SHARES

- 3 Month – 0.70%**
- 6 Month – 0.80%**
- 1 Year – 1.20%**
- 2 Year – 1.40%**
- 3 Year – 1.60%**
- 4 Year – 1.85%**
- 5 Year – 2.10%**

MSIE

600 Atlantic Visa Balance Transfer Offer

Look for our August 2017 VISA credit card Balance Transfer Offer. We will be offering a low fixed rate of 5.49% for the life of the balance to satisfactory credit applicants. There is ZERO balance transfer fee. As the Federal Reserve continues to hike interest rates, most credit cards interest rates will rise with each move as almost all credit cards are adjustable rate tied to the Prime Lending Rate plus a percentage. Our credit card offers no annual fee, and a fixed rate of 11.90%.



Please notify the credit union if you plan to travel and use your debit or credit card. If the debit/credit card companies are not notified they may suspect fraudulent activity and block your card(s) usage until they can verify the transactions with you. Daily limits for debit cards are \$1,000 for purchases; \$300 for ATM cash withdrawals. It is important to provide a cell phone number to the credit union that can be passed along to VISA, who may need to contact you during travel for verification.