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 Waverly, Ohio 45690
 740.947.4419

Piketon Office
 711 Beaver Creek Road
 Piketon, Ohio 45661
 740.289.5060

Plantsite Office
 X-100 Building
 Piketon, Ohio 45661
 740.289.2105

Portsmouth Office
 2741 Scioto Trail
 Portsmouth, Ohio 45662
 740.351.0470

Jackson Office
 498 McCarty Lane
 Jackson, Ohio 45640
 740.286.0440

Wellston Office
 2081 Tom Corwin Road
 Wellston, Ohio 45692
 740.384.2536

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PIKETON CEREMONY TO BE HELD

The long awaited new Piketon office and Corporate Center will officially open on Monday, April 14, 2008. A Grand Opening event has been set for Thursday, May 1 and Friday, May 2. During this time, the membership is invited to enjoy an open house and tour of the building. A ceremonial ribbon cutting is scheduled on May 1 at 9am. Door prizes as well as a grand prize will be given away at the 2-day occasion.



In conjunction with the grand opening event of the new Piketon facility, we will begin offering extended Call Center hours starting May 1, 2008. The new hours of this convenient service will be Monday through Friday 8am – 9pm (previously 8:30am - 5pm) and Saturday 8am – 4pm (previously 8:30am - noon).

To ensure a smooth transition into the new Piketon facility, the current office located at **104 Thornton Drive will be closed on Friday, April 11 and Saturday, April 12.** For your convenience, please use your ATM/Debit card, online banking, 24-hour teller, or visit any of our other 5 office locations.

LUCASVILLE OPENING DATE ANNOUNCED

We are pleased to announce the seventh office of Atomic Employees Credit Union will open on **Monday, April 21, 2008.** Hours of Business are Monday, Tuesday, and Thursday: 8.30am - 5pm, Wednesday: 9am - 5pm, Friday: 8.30am - 6pm, and Saturday 8:30am - noon. The Grand Opening ceremony will also be held on opening day with door prizes to be awarded. We look forward to you joining us!

WELLSTON OFFICE HOURS TO CHANGE

Please be advised that the Wellston Office located at 2081 Tom Corwin Road will start operating under **new hours beginning Monday, April 21.** The new business hours will be Monday, Tuesday, and Thursday: 8.30am - 5pm, Wednesday: 9am - 5pm, and Friday: 8.30am - 6pm. We are pleased to announce that this office will also be open on Saturdays from 8:30am - noon. The change in these hours reflect an effort to provide greater convenience to our members in the Wellston area.

If your account currently has the \$500 **Courtesy Pay Overdraft Protection** service, please note the limit will automatically be **increased to \$750 effective April 15, 2008**. When overdrafts occur, the Credit Union provides you with a higher level of service by helping protect your account and reputation with Courtesy Pay. Eligible checking account owners may request Courtesy Pay be added to their account or may opt-out at anytime. To find out more about this product, please contact your local AECU Branch Office.

IMPORTANT NOTICE CREDIT and VISA DEBIT & ATM CARDHOLDERS

After April 14, 2008 AECU will begin to pass to the cardholder their Visa and MasterCard's currency conversion and cross border foreign transaction fees. These fees will appear on cardholder's statements as a separate transaction item apart from the original foreign transaction. These fees are originated by Visa and MasterCard for their handling of debit, atm and credit card transactions involving merchants located in different countries (foreign transaction). The Credit Union does not impose any additional fee for foreign transaction processing.

Visa purchases and cash advances made in foreign currencies will be debited from your account in US dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance plus an additional 1%. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1% of the amount of the transaction, calculated in US Dollars, will be imposed on all foreign transactions, including purchases, cash advances, and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of US military bases, US territories, US embassies, or US consulates.

MasterCard purchases and cash advances made in foreign currencies will be debited from your account in US Dollars. The exchange rate used to convert foreign currency transactions to US Dollars is either a government mandated exchange rate or a wholesale exchange rate and is selected by MasterCard. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. This rate may differ from the rate applicable on the date the transaction occurred or was posted to your account.

A fee of up to 1% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to US dollars. These fees are charged except where excluded.

DITCH YOUR BANK FOR A CREDIT UNION

You're sick of getting socked with fees, or tripped by hidden penalties, or earning lousy interest rates. You're tired of being treated like a nuisance rather than a customer. And yet you have little hope that the bank down the street is any better. But who says you have to settle for a bank? Relief could be as close as the nearest credit union. Because so many people are fuzzy about the differences between banks and credit unions, I'll highlight the three most important distinctions:

Credit unions are member-owned. If you have an account at a credit union, you're a part owner in the enterprise. That may not entitle you to use the executive washroom -- your CU probably doesn't even have an executive washroom -- but you're likely to be seen as a person rather than as a "cost center."

Credit Unions are not-for-profit. This status helps explain why interest rates tend to be significantly better, and fees fewer and smaller, at credit unions than at banks. Any profits credit unions do make are distributed

as dividends to their members. Contrast that with banks, which continually invent new fees and policies to boost profits (and to pay those stunning executive salaries).

Banks hate -- hate -- credit unions. President Franklin D. Roosevelt signed the Federal Credit Union Act into law in 1934 to "promote thrift and thwart usury," and banks have pretty much been gunning for them ever since.

Because of their not-for-profit, cooperative structures, credit unions are exempted from most state and federal taxes. Banks have convinced themselves this is an unfair advantage and have spent a lot of effort, plus a fortune in lobbying fees, trying to legislate credit unions out of existence or at least limit who can join.

Most of the folks I talk to who have abandoned banks for credit unions are thrilled they made the switch. If you're sick of your bank, why don't you follow suit? *(Column published July 16, 2007. Written by Liz Pulliam Weston, the Web's most-read personal finance writer. The complete article can be found on www.msnmoney.com.)*