



Main Street Money

WINTER 2014

The Holidays Are Over, But the Bills Are Still Here!

Do you have some holiday parties, travel or giving to pay for? Maybe you'd like to catch up on some bills to get a head start for the New Year? If so you are in luck, because for a limited time we have extended our Holiday Loan Special.

Qualified members can borrow up to \$2500 at rates as low as 6.90% APR*.

Call us today to learn about all of our loan options today at (314) 385-8800. Come in to you local branch or apply online at www.apexfinancialcu.com and clicking the Apply For a Loan button at the top of the left hand sidebar.

MAKE 2014 A *Great Year* FOR YOUR FINANCES

Every year we talk about New Year's resolutions - for our finances and all sorts of other things - and how we'd like to change our futures. Some of your goals might be to save more this year, spend less, and pay off debt. But regardless of our plans, we know that keeping resolutions can be difficult too. So take a look at the following, and resolve to do at least one item on this list in 2014.

TAKE A MONEY MINUTE

One of the items that keeps individuals from getting control over their finances is the belief that there is simply too much that must be done to stay on top of everything. But it doesn't have to be that way. You can cut up the big issues into bite-size, manageable pieces by taking just a minute each day to handle one item on your list. This could mean reviewing account balances, paying a bill or two online, contacting a financial services provider (like APEX Financial) if you have questions or need something corrected, and more. You'll be surprised what just a minute or two each day can actually accomplish!

FACE YOUR FINANCIAL FEARS

One of the main fears that people have is that they will outlive their money. So make 2014 a year you focus on your short term goals as well as your long term ones as well. To make sure you have enough money, financial advisors are now saying you need to be saving between 10-15% of your income for retirement. Contribute the maximum to your company 401(k), and don't lose sight of older retirement accounts you have with previous employers. Consider converting them to an IRA, or begin one independent of any previous accounts if you haven't done so already. And even if you are relatively young, think of yourself well into the future when your career is nearing the end, and begin saving now. *(Continued on the back)*

You Can Still *Skip-A Payment*

If you haven't already taken advantage of the offer in November or December of 2013, you can still skip your January loan payment, to help pay those holiday bills or catch up on other debt! Fill out the application form, and you could be approved to postpone this month's payment until the end of the loan.*But don't delay! Applications are due no later than the due date of your January payment, with no exceptions made.

The application form must include a check for \$25 for your Skip-A-Payment loan request. Please make your check payable to APEX Financial Credit Union, or indicate on the form that you want the amount deducted from your credit union checking or savings account.

Skip-A-Payment Form

I choose to participate in the Skip-A-Payment program by paying \$25 per loan. I agree that signing below constitutes an extension of my loan agreement, if approved.

Which month you would like to skip your loan payment: **January February (circle one)**

- ☐ Enclosed is a check for \$25 per loan to skip my payment
- ☐ Please deduct \$25 from my credit union savings account
- ☐ Please deduct \$25 from my credit union checking account

Account Number(s)/Loan Number(s)

Print Member Name

Member Signature

Print Co-Maker Name

Loan extension agreement: By signing, you agree your loan payment(s) will be extended to the same date of the following month. Interest will still continue to accrue daily on the unpaid principal balance during the month that is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your loan was scheduled to be paid in full. The remaining terms of the loan documents shall remain unchanged.



*Does not apply to mortgages, home equity loans or credit cards. Member must be current on all loan payments. Eligibility based on applicant credit and other factors. Form must be received by the application deadline noted. If you choose to have your fee taken from your share or share draft account, the funds must be available at the time your application is processed, or your request will be denied. No late requests will be accepted. Contact credit union for details.

(Continued from the front)

OUT WITH THE OLD

In 2014 you need to shed those old financial habits that have been holding you back. This means:

- Pare Down Debt
- Drop Highest Interest Rate Cards
- Downsize if Your Home is Too Big for Your Needs
- Diversify Your Investment Portfolio
- Create an Emergency Fund - at Least 6 Months of Expenses

For those stuck with the high interest rate credit cards, consider consolidating your debt into one low, fixed rate loan with our Consolidation Loan Special starting at just **6.90% APR***. And our credit card rates are better than the national average too, with a special introductory interest rate of just **4.99% APR** for your first six months on balance transfers, and then a low rate of **10.6% APR** for our MasterCard Gold, and **13.6% APR** for our MasterCard Classic after.

OTHER GOALS

There are of course a good number of other steps you can take for a more prosperous financial future. A great one is to always be upfront and honest with your financial advisors. It's estimated that a full 1/3 of clients keep secrets from their own advisors. Don't make your investment and accounting advisors guess as to what your true financial condition or goals really are, and challenges that you are facing to meet these targets.

You should also begin to include adult children in financial planning discussions if you haven't done so already. It's a topic that some shy away from, but they shouldn't. Let them meet with your financial advisor with you, and let them in on your plans so they too are better prepared in the event of your illness or an emergency. This is the best way to ensure your wishes regarding your finances are met in the future.

The Nominating Committee is looking for volunteers for our Board of Directors. If you or someone you would like to nominate is a credit union member and can commit to monthly meetings along with the success of APEX Financial, please fill out the form below. Elections are held at the Annual Meeting.

The Supervisory Committee is also looking for volunteers for their committee. If you or someone you would like to nominate is a credit union member and can commit to periodic meetings and the guidance of APEX Financial, please fill out the form below. Members of the Supervisory Committee are appointed by members of the Board of Directors.

I nominate the following person, or myself, as a candidate for the APEX Financial Board of Directors or Supervisory Committee:

Name _____

Company _____

Occupation _____

Position _____

Business Address _____

Business Phone _____

Business Fax _____

E-Mail Address _____

Which position are you/they interested in?

Please deliver or mail form to **APEX Financial Credit Union, 18 Mullanphy Gardens Shopping Center, Florissant, MO 63031** or visit your local branch.



IN THE MARKET FOR A NEW CAR OR TRUCK?

You'll always get the best auto loan rates by coming to APEX Financial Credit Union. And the process is quick and easy. Fill out this form and take it with you to the dealership, and it will immediately identify you as an APEX Financial member. Or bring this form to the branch, or fill out the application online at www.apexfinancialcu.com

QUICK 'N EASY LOAN APP

How will you be applying? ☐ Individual ☐ Joint with Co-Applicant

First Name: _____ Mi: _____ Last Name: _____

Street Address: _____ Apt/Bldg/Suite No: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Work Phone: _____

Email: _____

Acct Number (not required): _____

The interest rate available to you is dependent on your credit worthiness. To determine this it will be necessary to obtain a credit report for you and your co/applicant. May we do this at this time?

☐ Yes ☐ No

Primary SSN: _____

Co-Maker SSN: _____

www.apexfinancialcu.com | Phone: (314) 385-8800 | Toll Free: (800) 949-5190



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Our offices will be closed in observance of the following holidays:
Martin Luther King, Jr. Day
Monday, January 20
President's Day
Monday, February 17

