

ADVENTURE **J**ourneys

January 2020

Holiday Closings

Monday, January 20th MLK Day

Monday, February 17th Presidents Day



2020 SCHOLARSHIP

Attention all High School seniors! Our Dollars for Scholars Scholarship Essay contest kicks off in January 2020.

Check adventurecu.org for details and to enter your essay!

A LITTLE HELP MAKES ALL THE DIFFERENCE!

Let us help you simplify your finances by consolidating high-interest debt with a new [Signature Loan](#) from Adventure! Rates starting as low as **7.50% APR***.

*All rates stated reflect the Annual Percentage Rate (APR). These are our lowest rates available, based on credit history. Your actual rate will reflect your individual circumstances and may be higher than listed. Rates are current as of 08/01/2019 and are subject to change.



FINANCIALS

as of November 30, 2019

- **Assets:**
\$377,964,402
- **Loans:**
\$341,073,340
- **Shares & Deposits:**
\$290,697,744
- **Members:**
30,223

2020

— HAPPY NEW YEAR —

\$SAVE **TO** WIN[®]

Save Money While Earning Chances to Win Cash Prizes!

Adventure wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash. When you participate in Save to Win, every time you make a savings deposit of just \$25, you'll be entered in the monthly and quarterly prize drawings – and best of all, it's free!

All of the money that adds up in your Save to Win account is yours to keep along with the interest you earned, so there's never been a better time to get the ball rolling on your savings plan. With nothing to lose and everything to win, it's time to Save to Win.

Talk to an Adventure Credit Union representative to open your Save to Win account and start saving today!

SHARED BRANCHING IS COMING BACK!

Starting in February 2020 Adventure Credit Union will be participating in CO-OP Shared Branching. The CO-OP Shared Branching network allows Adventure members to visit another participating credit union to access their accounts and transact as if they were in their home branch.



Currently, CO-OP Shared Branch is the nation's second largest financial-institution branch network, with more than 5,600 locations nationwide.

To find a list of participating branches and ATMs visit:
<https://www.co-ops.org/Shared-Branches-ATMs>



ADVENTURE gives

Adventure Gives was a great success in 2019, we volunteered more than 700 hours and raised over \$5,000 for our Quarterly donations!

The Adventure Gives Team has selected the following organizations to partner with in 2020:

Greater Lansing Food Bank, Kids Food Basket, Habitat for Humanity of Grand Rapids, and Friends of Grand Rapids Parks, K9 Camo Companions, Casa of Kent County, Haven House, Feed America, and Ronald McDonald House.

We're excited to work with and give back to such great local organizations! Check out our branches or adventurecu.org to find out ways you can help.



HOW DO YOU EVEN GET STARTED?



You own a home. Your kids are growing, your career is blossoming. And it's all happening so fast. You know you should be planning your retirement, the kids' education, and that second honeymoon. But you have so many questions; contact us to get started.

2.020% CD

APY*

Start the New Year off right with a 20 month CD!

*APY = Annual Percentage Yield. Promotional rate is accurate as of January 6, 2020. Promotional Rate offer is for a limited time, subject to termination at any time without notice. 20 month term. Minimum Balance of \$500.00 required to open. Interest paid and compounded on a quarterly basis. Penalty of the equivalent of 180 days' interest for early withdrawal from CDs and IRA CDs. Maximum Deposit amount \$1,000,000. Deposits with Adventure Credit Union are federally insured through NCUA, National Credit Union Administration. Not Available for institutional investors or brokers.

Love My Credit Union® rewards

Credit union members **SWITCH TO SPRINT®**

GET A COOL \$200 CASH

PLUS LINES 3, 4 AND 5 FREE*

GET CASH

*Restrictions apply

intuit turboTax.

MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Save Today!

Love My Credit Union® rewards

ADVENTURE RETIREMENT AND INVESTMENT SERVICES

James Bird
Financial Advisor
616.243.0125 x 1205

Ralph Kapalczynski
Financial Advisor
616.514.1755

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured. May Lose Value. No Financial Institution Guarantee. Not a deposit of any financial institution. CBSI is a registered broker/dealer in all fifty states of the United States of America. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution.

CBSI-18184431-0617-0720 © CUNA Mutual Group

LOCATIONS

GRAND RAPIDS

- Corporate 630 32nd Street SE
- Alpine 3286 Alpine Avenue NW
- Downtown 45 Ottawa SW, Suite B
- Grandville 5165 Wilson Ave. SW
- Kentwood 6672 Crossings Drive SE
- Plainfield 4211 Plainfield Avenue NE

LANSING

- Lake Lansing 2250 Lake Lansing Rd., Suite A
- South Cedar 6250 S. Cedar Street, Suite 14

HOURS

- Mon - Fri 9am - 5pm
- Saturday 9am - Noon
(Downtown Closed)



ADVENTURE CREDIT UNION