



WE MAY BE SMALL BUT WE CAN HELP YOU WITH ALL YOUR FINANCIAL NEEDS. WE OFFER MOST EVERYTHING THE LARGER FINANCIAL INSTITUTIONS HAVE. YOUR FAMILY IS ELIGIBLE TO JOIN — PARENTS, CHILDREN, SIBLINGS WE TAKE THEM ALL.

Open an account with as little as \$5.00.... get started today!

NEWS

CHANGE TO BUILDING ENTRANCE

The federal building entrance is now located in front of the building on Patton Avenue. You can no longer access the building from the back. We apologize for any inconvenience this may cause. We will have a credit union designated parking space at "New Mountain" on North French Broad. It will be a close walk to the front entrance of the building. Please call us if you have any questions about parking.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference processing on the Star, Co-Op, Interlink, and Pulse networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the credit union with any questions you may have regarding this notice.

MODIFIED PERIODIC STATEMENT ERROR RESOLUTION DISCLOSURE

In case of errors or questions about your electronic transfers, if you think your statement or receipt is wrong, or you need more information about a transfer on a statement or receipt, telephone us at 828-254-1582 or write to us at 151 Patton Ave. Suite 280, Asheville NC 28801 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and provide detail about the error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any errors promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation.

CHRISTMAS CLUB ACCOUNTS

It's almost that time again when you can withdraw from your Christmas Club Account. Withdrawals start October 1 and go through December 31.

Remember to get your holiday gift cards from us. They can be purchased anywhere from \$10.00 to \$1000.00 and only cost \$2.00 each. We also have cash money holders and gift card money holders for free.

SKIP A PAYMENT

In these hard times, everyone can use some extra cash for the holidays. This is why we are allowing you to skip your payment/ payments for December.

Home equity loans are excluded. Skip a payment can only be done 10 days before the due date of the loan and interest accrued to this date must be paid at that time.

LOANS - RATES START AT 2.00%.

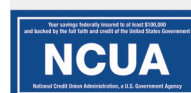
You can come to us for all types of loans. We will also do a loan transfer from another financial institution. Come by and see or call Shelly for all the details. 828-254-1582.

HOLIDAY CLOSINGS

October 9	Columbus Day
November 12	Veterans Day
November 22 & 23	Thanksgiving
December 25	Christmas
January 1	New Years

EARLY CLOSINGS

November 21	Noon
December 24	Noon
December 31	Noon



FACTS**WHAT DOES ARCADE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ❖ Social Security number and account balance;
- ❖ Credit history and employment information
- ❖ Income and transaction history

When you are no longer our member, we continue to share information about you according to our policies.

How?

All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason Arcade Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Arcade Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

To limit our sharing

- Call (828) 254-1582 - our menu will prompt you through your choice(s) or
- Visit us online : www.arcadecu.com

Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call (828) 254-1582 or go to www.arcadecu.com

Page 2**What we do**

How does Arcade Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Arcade Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ❖ Open an account or provide employment information ❖ Apply for financing or give us your contact information ❖ Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ❖ Sharing for affiliates' everyday business purposes – information about your creditworthiness; ❖ Affiliates from using your information to market to you; ❖ Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ❖ Arcade Credit Union has no affiliates.
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ❖ Arcade Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> ❖ Our joint marketing partners include insurance companies.

Other Important Information