

## Your Financial Friend

### Children's Miracle Network Program



We want to thank our members for enabling us to raise over **\$2,500 for Children's Miracle Network** (CMN) in 2010! By donating \$25.00 to CMN you may be able to reduce your vehicle interest rate by .25% APR or increase your certificate dividends by .25%\* APY. Please stop by or phone our friendly staff today to learn more about this program.

\* Certain Terms & Conditions apply, OAC, New Money Only

Amicus will be closed on:

May 30th for Memorial Day

July 4th for Independence Day

You may still use the night drop for any deposits to be processed on our next business day. You may also make withdrawals at one of our three ATM's or ATM's on the CU24 network (US Bank or Numerica ATM's) with **NO FEE**.

### Race-2-Place

Come join us for a fun, scenic, out and back, 5k run along the shores of the Spokane River – on the Centennial Trail in the Spokane Valley. All proceeds from Race-2-Place go to benefit Parker's Place, a camp for families who lost a child to terminal illness or tragedy.

When: April 10th 10:00am – 12:00pm

Where: Mirabeau Park Trailhead

Additional information and registration:

[www.race2place.org](http://www.race2place.org)

### Financial Calculators

Do you ever wonder if you'd save money on your car or home by making larger or biweekly payments? Amicus has great calculators on our website to help you figure out just that! There are several calculators designed to help you with your financial planning needs. Or feel free to call Wendy or Allyson at 509-483-3221. They can help you plan, too!

### Insurance Commentary

Recently our customer from a small rural community had a collision loss. She wanted the local shop to repair her vehicle and she, like many people, thought she was required to provide three estimates. Not true... an insured can take their vehicle to a repair shop of their choosing. Most insurance companies have agreements with a specific "preferred auto body shops"...but the insured does not have to use them. However, "preferred shops" generally have the authority to get the work started right away, while other shops may have to wait until the insurance adjuster approves the repair estimate before starting the job. We welcome your calls with any insurance related questions you may have.

Dan Hoffman--Owner, Dan Hoffman Insurance Agency  
482-2994 [dan@hoffmanins.net](mailto:dan@hoffmanins.net)



## **Your Credit Union is growing!**

Federal Regulations are increasing to protect our members. Regulation D is one of those regulations. This means that there may be some changes in the way you move your money around in your savings and checking accounts.

Regulation D defines a **transaction account** as one that allows unlimited third-party transfers and does not impose early withdrawal penalties. Amicus Checking accounts and Money Markey accounts **are transaction accounts**.

Regulation D defines all other accounts as **Non-transaction accounts**. These include your regular share account, sub savings accounts, Christmas Savings accounts, and Certificates. The regulation does not permit more than six (6) electronic withdrawals or transfers per calendar month for these accounts.

### **Limited Electronic Withdrawals from Non-transaction Accounts (savings type accounts)**

Automatic transfers to other accounts

Electronic debits/withdrawals from your savings account to a third party (utilities, gym memberships, ACH transactions etc)

Transfers from savings account to checking accounts via home banking, audio response, fax, e-mail, or over the phone to a member service representative.

Overdraft transfers

### **Unlimited Electronic Withdrawals for Non-Transaction Accounts (savings type accounts)**

Withdrawals done in person at our office or shared branch

Transfers done in person at our office or shared branch

ATM cash withdrawals, or transfers

Checks requested by phone payable to self

Automatic loan payment to a loan at Amicus

Withdrawals made by mail

### **A Regulation D transaction is a withdrawal from a savings account that you could complete at home.**

Any transfer request, (including overdraft transfers), that are received after you have exceeded your limit of six will be rejected. In addition, any ACH debits that are received after the limit has been exceeded will be returned for insufficient funds.\*

### **To avoid exceeding Regulation D limits on non-transaction accounts (savings type accounts)**

Make recurring electronic payments from your checking account instead of savings

Keep Sufficient balances in your checking account to avoid overdrafts;

Use a line of credit (Amicus VISA Credit Card) for overdraft protection instead of a savings account or open a money market account (transaction account)

Perform transfers at an ATM or in person at our office or shared branch,

If you have any questions, please contact our staff at 509-483-3221 9:30 to 5:30 Monday through Friday.

\*additional fees may apply.

# [www.amicus.coop](http://www.amicus.coop)