

2011 TAX INFO

1099-INT (dividend)

AND

1098~~8~~

(mortgage interest)

will be included with your
End of Year Statement.

A separate mailing will
NOT be sent.

Remember, you can view
statements through
Home Teller.

****You will not receive a
1099-INT if you do not earn
more than \$10 in interest.
**** You will not receive a
1098 if you did not pay more
than \$600 in interest.

If you have questions, please
contact us at 801-364-5717.

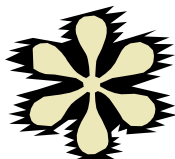
Holidays Observed

We will be closed in observance of the
following holidays.

New Year's Day
Monday, January 2, 2012

Martin Luther King, Jr. Day
Monday, January 16, 2012

President's Day
Monday, February 20, 2012



Please remember that any
automatic payments, withdraw-
als, and direct deposits will
NOT be posted on the days that
the Credit Union is closed. All
automatic transactions will be posted the
following business day.

**Associated Federal Employees
Federal Credit Union
125 S State St Rm 2205
SLC, UT 84138-1129
(801) 364-5717 or 1-888-574-2219
(801) 364-0815 FAX
Audio Response
(801) 531-1527 and (801) 531-1513
www.afefcu.com**



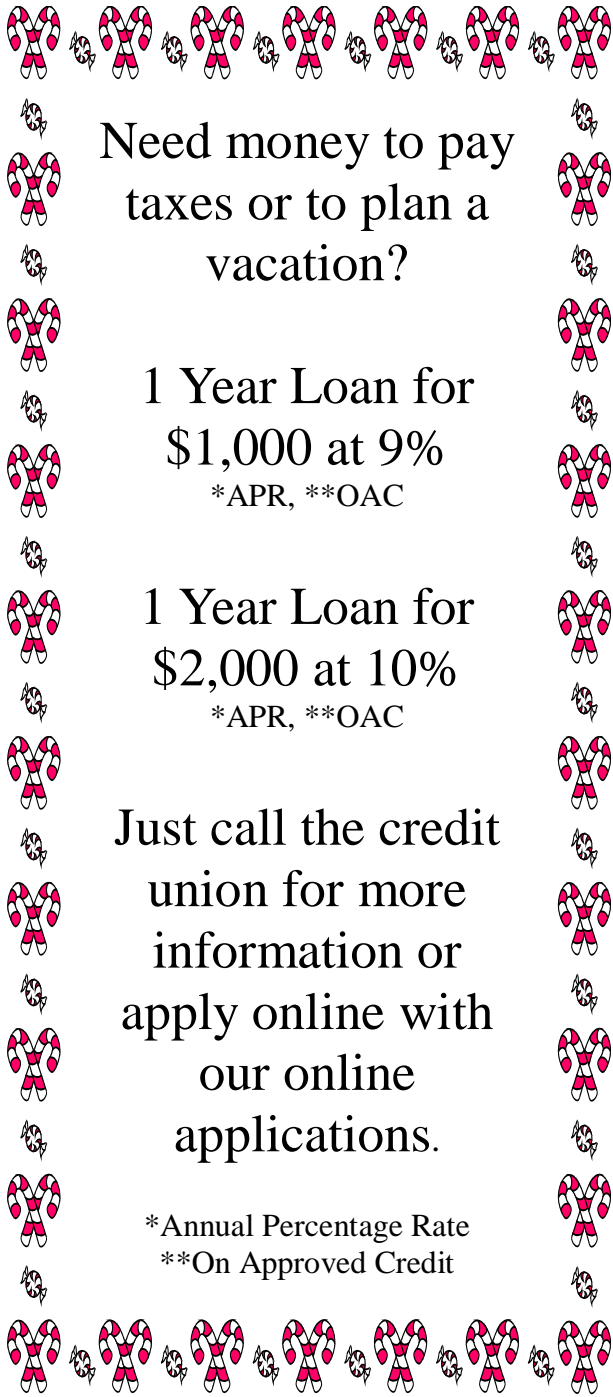
Joints & Beneficiaries

Please check your
accounts and make sure that
you have the joint owners and/
or beneficiaries that you want
listed.

If you have questions
about joints and/or beneficiar-
ies, please call the Credit Union
at 801-364-5717 and we can
help you.

**It~~is~~ important that you
make sure you have a joint or
beneficiary you want listed on
your account or funds will not
be
dispersed the way you want.

Also for deceased mem-
bers account, if we do not have
anyone listed on the account the
money will be sent to the state
as unclaimed property.



Need money to pay taxes or to plan a vacation?

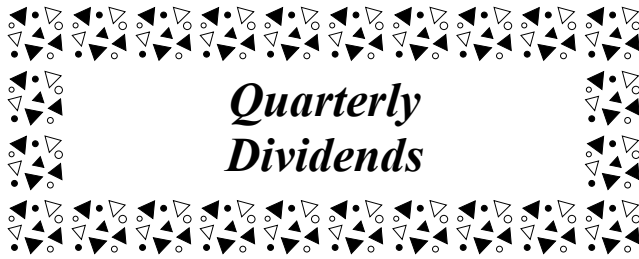
1 Year Loan for \$1,000 at 9%
*APR, **OAC

1 Year Loan for \$2,000 at 10%
*APR, **OAC

Just call the credit union for more information or apply online with our online applications.

*Annual Percentage Rate
**On Approved Credit

EDITOR: BROOKE ANDERSON
EDITED BY THE STAFF



Quarterly Dividends

The Board of Directors voted to pay a dividend of 0.250% annual percentage yield for the quarter ending December 31, 2011 on SHARE savings accounts. The dividend on IRA accounts will be 0.752% APY. The dividend on DRAFT accounts over \$500 will be 0.150% APY. The calculation is based on the daily balance of your account during the quarter. The dividend will be paid on December 31, 2011.

Legal note: Federal regulations prohibit payment of dividends in excess of available earnings. Your savings are insured up to \$250,000 by NCUA, National Credit Union Administration, a US Government Agency.

THANK YOU

*For lost or stolen
Credit or Debit Cards
please call ASAP
1-800-543-5073*

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

GREAT NEWS!!

We now have our VISA credit card applications online. If you would like to apply for one, go to www.afefcu.com and click on Loans & Mortgages, then click on Loan Applications, then click on Visa Credit Cards.

Try out
Mobile Teller!
You can use your cell phone to access your account.
Visit our website www.afefcu.com for more information.

**REAL PEOPLE
REAL ANSWERS
REAL SERVICE**