

Under Alcoa Community's Big Top, you'll find a variety of low-cost loans



- ★ New and Used Auto Loans
- ★ Fun Loans, includes financing for boats, motorcycles, campers and RVs
- ★ Personal Loans for new appliances, equipment ... and just about anything!

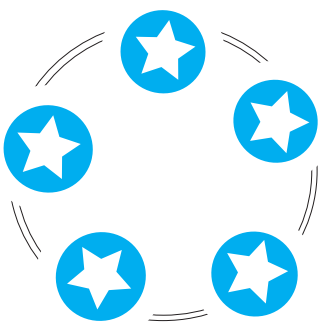


ALCOA
COMMUNITY
FEDERAL
CREDIT UNION

P.O. Box 1269 • Benton, AR 72018

Everything we do,
we do for *you*

PRSRT STD
U.S. Postage
PAID
Permit No. 1357
Little Rock, AR



**Don't juggle your money
through the holidays ...
skip your next loan payment!**

Keep some extra cash around for the holidays.
Skip the payment on an old loan or the first
payment on a brand new loan at ACFCU!

Get the details inside!

IT'S A CIRCUS OUT THERE!

**But that doesn't mean you have to walk a
financial tight rope this holiday season!**

Skip your next loan payment at Alcoa Community Federal Credit Union.

Tame Your Monthly Cash Flow!

Your credit union knows how to help you sneak a little extra cash into your budget.

SKIP THE NEXT PAYMENT ON YOUR LOAN!

Every Alcoa Community Federal Credit Union member has the option to skip one loan payment on any ACFCU loan in November or December - just in time for the holidays.*

-OR-

SKIP YOUR FIRST PAYMENT ON A NEW LOAN!

Members who finance new loans at ACFCU have the opportunity to skip their first payment too. Everyone gets a gift from ACFCU this season!

Go ahead and buy that new car, boat, RV or camper and take advantage of our great low rates on loans. Then slide through the holidays payment free.

SKIP THE HOLIDAY SIDE SHOW!

Visit us online at www.alcoacommunityfcu.org to learn more, or call us at **501-315-5626**. There is a \$10 fee to take advantage of this offer.



Get your Ticket for ACFCU's Special Skip-A-Pay Holiday!

ADMIT ONE	I want to use this Skip-A-Payment ticket instead of making my loan payment this month.	ADMIT ONE
	Member name _____	
	Member number _____	
	Member signature _____	

★ If ACFCU receives your coupon by October 20, we will skip your November 2005 payment.

★ If ACFCU receives your coupon by November 20, we will skip your December 2005 payment.

Complete the information requested and mail this coupon or call the credit union.

Mail to: **Holiday Skip-A-Payment**
Alcoa Community Federal Credit Union
1125 Military Road, Benton, AR 72015

*Subject to credit history. There is a \$10 fee to take advantage of this special offer. Complete the information request and mail this coupon or call the credit union. Interest will accrue during deferral period. Members can only take advantage of one skip-a-payment offer in any 12-month period.

ALCOA
**COMMUNITY
FEDERAL**
CREDIT UNION

NCUA

Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.