

FirstDraft



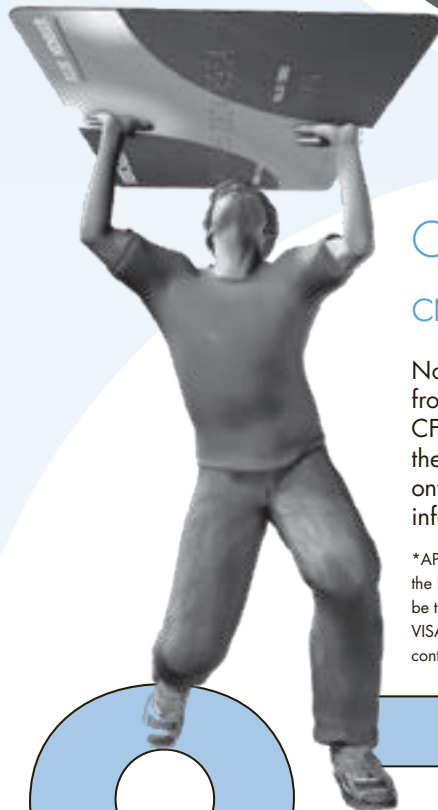
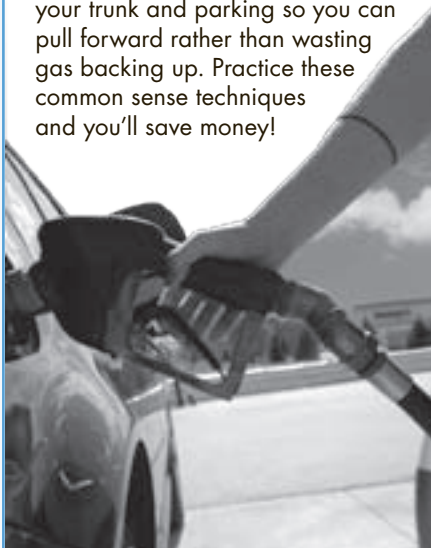
February 2008

Squeeze savings out of your vehicle's gas tank

With the high price of gasoline, squeezing more mileage out of your vehicle's gas tank can yield significant savings. All it takes is a little common sense.

According to fuel economy experts, avoiding quick starts and stops and other aggressive driving techniques can boost your fuel efficiency by 31%. Eliminating unnecessary idling can improve gas mileage another 19% and driving at or slightly below the speed limit can add 12% more to your fuel efficiency.

Other tips include, coasting up to red lights if no one is behind you, keeping tires properly inflated, removing excessive weight from your trunk and parking so you can pull forward rather than wasting gas backing up. Practice these common sense techniques and you'll save money!



Carrying a **HEAVY** credit card balance?

Now is the time to move a higher-interest balance from another bank or merchant credit card to your CFCU VISA. You'll pay a low **9.79%** APR* for the life of the transfer. Just call 607-257-8500, log onto www.myfcu.com or visit any branch for more information and a balance transfer application.

*APR = Annual Percentage Rate. 9.79% Annual Percentage Rate is good for the life of the transfer from another credit card only. Balance transfers will be treated as cash advances according to the terms set forth in the CFCU VISA Credit Card Agreement. All other terms of the CFCU VISA Agreement continue to apply.

9.79%

APR*

APPLY FOR A \$1,000 COLLEGE SCHOLARSHIP!

Fifteen, \$1,000 scholarships will be awarded for one year of study at either a two- or four-year accredited college or university. Recipients will be chosen based on academic achievement, extracurricular and community involvement, letters of recommendation, completion of an essay and financial need. Applicants must be graduating high school seniors or others preparing to begin full-time study at a two-year or four-year college and members of CFCU. Non-traditional students planning to enter college for the first time are also encouraged to apply.

Pick up an application at any CFCU location, online at www.myfcu.com, or by calling 607-257-8500. Deadline for completed applications is Monday, March 3, 2008. Scholarship recipients will be announced by June 2. Information on eligibility, criteria for winning, award procedures and application information is available on our website (www.myfcu.com).





“Speak, Buddy!”



“Rollover!”



“Buddy, stay!”



If your dog won't do what you want, how can you expect your retirement account to?

Help make sure your money will do what you need it to! Plan the proper strategies now—we can help!

Do you have the right plan in place? Are your beneficiary designations set up in the best way? If you're trying to manage 401(k) or IRA monies left to

you by a loved one, we can help with that, too.

As always, consultations are free. So call for an appointment, and let us help you make sure your retirement funds will act the way you want them to.

Securities, asset management and financial planning offered through LPL Financial. A Registered Investment Advisor. Member FINRA/SIPC. Products are not NCUA insured, are not obligations of CFCU Community Credit Union, are not guaranteed by the Credit Union or any affiliated entity, and involve investment risk, including the possibility of loss of principal. CFCU Community Credit Union is not a registered broker/dealer nor is it affiliated with LPL Financial. Trust services are offered through The Private Trust Co., N.A., an affiliate of LPL Financial.

Wealth Management

Located at CFCU Community Credit Union

Call 607-257-3282, ext. 299

Or 1-800-428-8340, ext. 299

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Scam Alert: Beware of bogus cell phone text messages

Scammers, who use the phone to direct unsuspecting victims to phony websites in order to acquire personal information such as Social Security numbers, account numbers, passwords and other sensitive information they then use to raid your accounts, are now using a new technique—cell phone text messaging.

One recent bogus message sent to cell users warned recipients that their bank accounts had expired and they needed to re-register at a particular website. Scammers count on tricking a small percentage of recipients into divulging personal information. Your best defense...know how to protect yourself:

Stay alert — Don't reply to text messages that come from numbers you don't recognize or from people who are not your contacts.

Beware of numbers that begin with 1-900 — These are premium numbers that are charged at a high rate. So, you may be charged just for receiving such a message, and certainly if you respond.

Don't show interest — A simple reply is often all it takes to guarantee a stream of similar messages and calls.

Check with friends — Some text messages may seem to come from friends. If you suspect a message as being fraudulent, ask your contacts if they called or sent a message.

If you feel you have been a victim of a text message scam, you can file a complaint with the Federal Trade Commission at 1-877-382-4357, or www.ftc.gov.



REMINDER

When E-filing tax returns, use the correct ABA routing and micr numbers to insure your tax refund posts to your account properly. See the bottom of your CFCU checks for these numbers — first set of numbers is the ABA routing number (for CFCU it is 221381540), second set is the micr number, and the third set is the check number. **Do not include this number.** The micr number can also be found at the top of your statement.



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