



Introducing the **NEW** **www.mycfcu.com**

CFCU's Web site has been redesigned with many enhancements including access to more content from the home page with fewer clicks and improved navigation throughout the site.

Graphically, big, bulky images have been removed so pages download more quickly and the overall appearance is more spacious and neat. The home page also features boxes for regularly changing promotional content. All navigation buttons and bars are easy to understand and use, and are consistent throughout the site.

We hope you'll find the improvements to mycfcu.com helpful. Visit for up-to-the-minute information on rates, new products, money-saving promotions, the latest member services, Internet banking services, links to other relevant sites and financial news of interest. It will be refreshed on a daily basis, so bookmark it and visit often.

Reason #6 why your bank should be a credit union...

Local and Here to Stay—

Some banks seem more interested in gobbling up other banks than serving their customers. Every merger brings different checks, new service cards and those expected hiccups in service. Well CFCU is here to stay, delivering the local attention and value you deserve... consistently and reliably year after year! See more reasons at www.mycfcu.com.



Crazy **LOW** loan rates

Our competition thinks we're crazy continuing to offer such low loan rates. We think it's crazy not to offer you the very best deals possible. After all, our goal is to build lasting financial relationships, built on service and value. So, the only crazy thing is not taking advantage of these opportunities! Apply today at any branch, online at www.mycfcu.com, or by calling 607-257-8500.

SAVE MORE with Crazy Low...

5.75% APR* Second Chance Mortgages

10 or 15 years, no closing costs

No Closing Costs—Purchase Mortgages also available at market interest rate

5.75% APR** Home Equity Loans

Up to 60 months, no closing costs, \$5,000 minimum

5.75% APR† Auto Loans

Up to 60 months on 2005 and newer vehicles

*Second Chance Mortgage — APR=Annual Percentage Rate. Rates good through 6-29-08. To earn the special rate, you must have or open a Premiere Checking account with autopay. Rate without Premiere Checking is market interest rate. No closing costs with 3-year recapture, 80% maximum loan-to-value, \$500 application fee refunded at closing, owner occupied only. Payment per \$1,000 at 5.75% for 180 months = \$8.30. No refinances of CFCU loans allowed. Manufactured homes may be approved by exception only.

**Home Equity — APR=Annual Percentage Rate. Rates good through 6-30-08. To earn the special rate, you must have or open a Premiere Checking account with autopay. No closing costs with 3-year recapture, 85% maximum loan-to-value, owner occupied only. Payment per \$1,000 at 5.75% for 60 months = \$20.93. No refinances of CFCU loans allowed.

†Auto — APR=Annual Percentage Rate. Rates good through 6-30-08. To earn the special rate, you must have or open a Premiere Checking account with autopay. Applies to new fixed-rate auto loans with autopay. Payment per \$1,000 at 5.75% for 60 months = \$20.93. 100% loan-to-value. No refinances of CFCU loans allowed.

The Credit Union reviews every loan application to ensure fairness and compliance to CFCU policy.



Dual Authentication security
goes live!



To protect the safety and integrity of online banking transactions, CFCU implemented new Dual Authentication procedures last month.

Now, when you log on to CFCU@home, you'll be asked to create a profile, which includes a PassMark image, as well as challenge questions. The PassMark allows you to select and store a unique image and text phrase. Then, each time you log on to our home banking page, you'll see your image and you'll know you're at our site.

If you attempt to log on from a different computer or browser, the second part of Dual Authentication kicks in. You must correctly answer one or more of the challenge questions to verify your identity. Once answered, the PassMark image displays and you can proceed. If you have not used CFCU@home in the past month, you'll need to create your profile on first use. As always, if you have questions, please call 607-257-8500.

 **CFCU**
Community
Credit Union
1030 Craft Rd.
Ithaca, NY 14850
607-257-8500
www.mycfcu.com

Tough Times? We're here to help!

There's a lot of economic uncertainty in the news these days as we read and hear about job losses, foreclosures, rising prices, negative savings and even recession. As money gets tight, remember, your Credit Union can help. We're always happy to provide personal advice to help you develop good financial habits, as well as consumer-friendly pricing on products and services to save you money!

Two of the most beneficial things you can do right away to gain control over your finances are develop a household budget and transfer higher-rate debt to less expensive alternatives.

Manage your credit card costs — If you don't have a CFCU Visa, the time is right to switch. Most likely, you'll save as a result of lower rates and fees. Try to pay the full balance each month, but when you have to stretch payments out a bit, pay the balance off as quickly as possible to limit steep credit card financing charges. Avoid cash advances and always make payments on time to steer clear of future credit history problems!

Check your mortgage — If you have an adjustable-rate mortgage (ARM) and you're facing an adjustment, consider refinancing to a fixed-rate home loan or new ARM with terms better suited to your situation. Refinancing could even free up resources to pay down more expensive debt, cover rising living costs or create an emergency fund for future expenses.

Tap into your home's equity — A home equity loan can provide a helpful cushion. For example, set up a Home Equity Line of Credit—You don't have to draw on it, but it's nice to know it's there if needed in case of an emergency.

Use direct deposit to save — Not only is direct deposit the safest way to receive your money, but it's one of the best ways to develop a consistent savings pattern. When you have a portion of your deposit automatically transferred into savings, real progress can be made toward putting money aside. Direct deposit is also a great way to contribute to an IRA.

As a member-owned, not-for-profit financial institution, operating with a people-helping-people philosophy, one of our most important priorities is to look out for your best interests. Ask for a financial checkup and have the Credit Union review your accounts to see if there are ways we can save you money. Just call 607-257-8500.

Long-Term Care

Long-term care insurance provides you and your loved ones with funding for extended health care if you are ever unable to care for yourselves. It helps protect the savings you've accumulated and lets you avoid "spending down" your assets to qualify for Medicaid coverage—all while maintaining your independence. Call the financial consultants at Wealth Management for an appointment to see if this is something you might benefit from.

Call 607-257-3282, ext. 299
Or 1-800-428-8340, ext. 299

1050 Craft Road, Ithaca, NY

Securities, asset management, financial planning, and insurance products offered through LPL Financial and its affiliates. 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



Bill Murphy, CFP®
Financial Consultant



Nancy Kehoe
Financial Consultant