

Your Credit Union accounts are safe & insured

With the news media full of headlines about a struggling economy, the credit crisis, home foreclosures, IndyMac bank failure and even possible recession, rest assured, CFCU Community Credit Union is a safe harbor for your savings and other accounts.

In addition to our overall strength, your shares are backed by the full faith and credit of the U.S. government. For virtually all credit unions, the National Credit Union Share Insurance Fund (NCUSIF) insures savings up to \$100,000 per account. Certain retirement accounts such as IRAs are covered up to \$250,000.

What does share insurance coverage mean for you?

- If you have more than one single-ownership account in the same credit union, all those account balances are added together and insured in the aggregate to the maximum of \$100,000.
- If you have a joint account at the same credit union, that account is insured separately from your individual account up to the \$100,000 level.
- While IRA accounts are insured separately from non-retirement funds, with each type insured up to \$250,000, funds in traditional IRAs and Roth IRAs are added together and insured in the aggregate up to \$250,000.

Depending on how your accounts are set up, your funds at CFCU can actually be insured to a level higher than \$100,000! If you need help figuring out how to establish your accounts for maximum insurability, give us a call at 607-257-8500. We'll be happy to help you.



Save on gas! Save on car payments!

With CFCU's new Liberty Auto Loan Program

CFCU is making it easier than ever for you to afford a new energy efficient vehicle. Now you'll be able to save on gas and save on your monthly car payments, as well! Our new Liberty Auto Loans give you a great rate and 100% financing for up to 60 months on any new 2008 or 2009 electric, hybrid or conventional vehicles with fuel efficiency of at least 30 MPG highway. Plus the Credit Union provides free GAP insurance on every loan!

Liberty Auto Loan

4.99%* APR

For up to 60 months

Any 2008 or 2009 vehicle with fuel efficiency of at least 30 MPG Hwy

Examples of payments on vehicles that qualify:

- **2008 Chevy Aveo**
MSRP \$13,900 at 4.99% for 60 months = \$262.25 per month
- **2008 Hyundai Elantra**
MSRP \$17,160 at 4.99% for 60 months = \$323.76 per month
- **2008 Nissan Altima (hybrid)**
MSRP \$25,060 at 4.99% for 60 months = \$472.80 per month
- **2008 Ford Escape (hybrid)**
MSRP \$29,200 at 4.99% for 60 months = \$550.91 per month

**Save plenty of green with a Liberty Auto Loan from CFCU!
Apply at any branch or online at www.mycfcu.com.**

*APR=Annual Percentage Rate. Members must have Premiere Checking with direct deposit and auto pay to qualify for promotional rate. Rates subject to change without notice. A Maroney label will be required with a faxed application.
Motorcycles are not included in this program.



New credit cards coming your way!

In October, CFCU will be changing our credit card processing for increased efficiency. The change requires you receive new credit cards. There will be no disruption in your ability to charge purchases and you'll be able to use your existing card through the time your new card arrives. At that time, you'll receive complete instructions on activating your new card, as well as other information you need to know.

Don't have a CFCU Visa Card?

Now's a great time to get one...Our fixed-rate Classic Visa gives you one of the lowest credit card rates available anywhere. Plus no annual fee if you have direct deposit or a mortgage with the Credit Union. And our variable-rate Platinum Visa features no annual fee, low rate, higher borrowing limits and extra Platinum benefits.

Call 607-257-8500 with questions, or if you need more information.

Long-Term Care

As the population continues to age and more older Americans need long-term care, we will face a more urgent Medicaid funding crisis in New York State. Long-term care insurance planning may help you keep your independence and assets. 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



Located at CFCU Community Credit Union

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.



Bill Murphy, CFP®
Financial Consultant



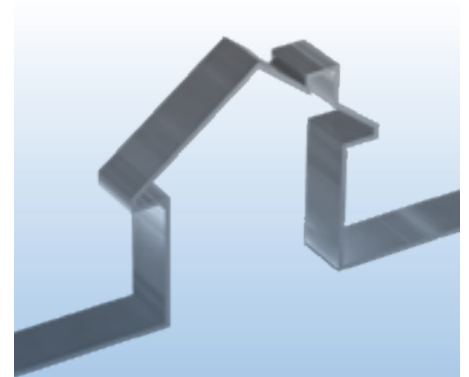
Nancy Kehoe
Financial Consultant

Local, Growing & Here to Stay!

Unfortunately many banks and credit unions continue to decrease their level of local service or charge higher rates and fees in these tougher economic times. Some have even closed branches and asked consumers to travel greater distances to conduct business! It seems mergers, acquisitions and consolidation have become a way of life for these financial institutions.

As a member-owner of CFCU Community Credit Union, it might be comforting to know that your Credit Union is strong and growing. Because of our solid position, we can continue to give you more for your money, including the most favorable rates whether you borrow or save, lower fees, a growing branch and ATM network, and a "service comes first" attitude from a locally knowledgeable staff.

This means CFCU Community Credit Union is well capitalized and ready to take advantage of future opportunities and growth.



Reason #2
why your bank should be
a credit union...

*#1 in
Mortgages!*

Start with lower rates and no closing costs*. Add lots of options, same-day approvals on most loans, more ways to apply (including online) and a helping hand throughout the process, and it's no wonder we're the leader in residential mortgages.

*Restrictions apply. Please contact CFCU for more details.

Equal Opportunity Lender



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Ithaca, NY 14850
607-257-8500

www.myfcu.com