

FirstDraft



September 2008



Time for that energy efficient home improvement or vehicle?

CFCU is making it easy to go green. We're offering special low loan rates to help you make your home more energy efficient or buy that energy efficient vehicle. Whether you just want a break from rising energy costs, or you want to do your part for the environment by consuming less fossil fuel and reducing greenhouse gas emissions, a CFCU Liberty Loan is for you.

Liberty Home Equity Loan

4.99%* APR
For 60 months

5.99%* APR
For 84 months

Use this loan for replacement windows or doors, insulation, a new roof, alternate electric producing systems (solar/wind), energy efficient heating or cooling systems, a new water heater or Energy Star appliances. The Credit Union will finance up to 80% of your assessment for terms up to 84 months. With the home heating season approaching fast, now's the time to act!

Liberty Auto Loan

4.99%* APR
For up to 60 months

Get a great rate, plus 100% financing for up to 60 months on any 2008 or 2009 electric, hybrid or conventional vehicle with fuel efficiency of at least 30 MPG highway. Plus the Credit Union provides free GAP insurance on every loan!

Apply for your money-saving Liberty Loan at any branch or online at www.myfcu.com.



SAVE ENERGY!
SAVE MONEY!

with CFCU's new Liberty Loans

*APR = Annual Percentage Rate. Members must have Premiere Checking with direct deposit and auto pay to qualify for promotional rates. Rates subject to change without notice. Cannot be used with any other rate discounts or promotions. For Liberty Home Equity Loans: A contractor's estimate is required at the time of application. Minimum loan amount is \$10,000, maximum is \$50,000. No CFCU refinancing of any home equity loans. No third mortgages. Mobile homes are not included in this program. Payment per \$1,000 at 4.99% for 60 months = \$18.87. Payment per \$1,000 at 5.99% for 84 months = \$14.61. For Liberty Auto Loans: A Maroney label will be required with a faxed application. Motorcycles are not included in this program. Payment per \$1,000 at 4.99% for 60 months = \$18.87.

Equal Opportunity Lender • This credit union is federally insured by the National Credit Union Administration.

Important information about your CFCU Visa Card



CFCU is changing our credit card processing system effective next month. The change means we need to issue new Visa® Classic and Platinum 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. However, please note, your new card will also contain a new account number and expiration date. So, if you're using it for autopay purposes, you'll need to notify merchants of your new account number and expiration date to avoid missed or late payments.

When your new card arrives in October, you'll receive complete instructions on activating your account, as well as other information you need to know. If you have other questions, please don't hesitate to call us at 607-257-8500.

Reason #3

why your bank should be a credit union...

Unbeatable Rates!

Unlike for-profit banks whose earnings go to their stockholders, CFCU's extra profits go right into your pocket. That's why you'll often get the lowest rate in town on mortgages, home equity loans and auto loans—and the highest rates on savings, share certificates and IRAs. We also return earnings in the form of lower fees on our most popular services. Financial analysts estimate that credit union membership saves consumers on average \$500 a year in favorable interest rates and lower fees!

Are you taking full advantage of everything your Credit Union has to offer? Here are a few examples:

No Closing Cost Mortgages* — We know you have better things to do with your extra cash than pay a financial institution closing costs! So we offer no closing cost mortgage options. In addition, you'll benefit from low rates, same-day approvals on most loans, more flexibility and more ways to apply.

Checking — Yes we have free checking with no strings attached. But we also offer our Premiere Checking, which provides a wide variety of free extras and money-saving benefits.

Credit Cards — Our fixed-rate Classic Visa® offers one of the lowest rates you'll find anywhere and our variable-rate Platinum Visa® gives you an attractive rate, no annual fee and higher credit limits. When you consider all the ways banks and credit card companies get in your pocket with super high finance charges and fees, make sure your credit card comes from CFCU.

Free ATM usage — Not only do we offer one of the largest proprietary ATM networks in the area, but you can use any of them surcharge free!

Membership does have its privileges! Let us know how we can more fully serve you—Just call 607-257-8500 or log onto www.mycfcu.com.

*Some restrictions apply, call for details

MEMBERSHIP HAS ITS PRIVILEGES!

Wealth Management

Located at CFCU Community Credit Union

Attention—

If you've been laid off or changed jobs, we should talk!

If you or someone you know has been laid off or changed jobs, it may be a good idea to have us review your 401(k) or other retirement plans. There are several strategies you can consider including: rolling over your retirement plan to an IRA for more control, making sure your beneficiary designation is set up correctly, and even receiving distributions before reaching age 59½ if needed. Please call to schedule a review session at your earliest convenience. We look forward to helping you.

All consultations are free. Call 607-257-3282, ext. 299

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

1050 Craft Road, Ithaca, NY

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Bill Murphy, CFP®
Financial Consultant



Nancy Kehoe
Financial Consultant

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