



Notice of Annual Meeting

The Credit Union's annual meeting has been scheduled for **April 17th at 5:00pm**. We will be holding the meeting at the Credit Union office, 2761 E. Henrietta Rd. Enter your name to win one of our two door prizes (winners must be present at the meeting). This year's door prizes are a Sony compact stereo system, valued at \$100 and a Magnavox portable DVD player, valued at \$160. Food and beverages will be provided.

A brief presentation will be given on the 2006 financial results and you will be given an opportunity to talk to the Credit Union's management and staff.

Two Board of Director's seats will be up for election this year. If you are interested in running for a Board seat, send a written inquiry to Judi Muldoon, 2761 E. Henrietta Rd, Henrietta NY 14467 or call the Credit Union office at 585-334-2710.

Protecting your information online



Through on-going reviews of our security measures, Ever\$Green FCU will begin masking all account numbers on our CU-Connect account access system. While our review showed that there is minimum risk with our CU-Connect product, we did feel it was important to mask all account numbers on the system.

Beginning in the next few months you will only be able to see the last four digits of your account numbers. Personal information on the electronic statements and tax notices will also be masked. None of the functionality of the CU-Connect system will be changed. If you have any questions or concerns, please feel free to contact the office at 334-2710.

Summer Saver Accounts

Teachers, why let the school district hold on to your money until June? Sign up for the ten month payroll and have the additional funds directly deposited to your *Summer Saver* account. Funds can only be withdrawn from a *Summer Saver* account during the months of July through September.

For non-teachers, a *Summer Saver* is a great way to save for a summer vacation. Make a small deposit with each pay period and before you know it you will have enough for a weekend getaway or a week long vacation. If you start saving \$50 per bi-weekly pay period in September, you will have over \$1,000 by next June.

Affordable financing for your home improvements

If you are thinking of making home improvements and reviewing your financing options, keep the Ever\$Green home equity loans in mind. With an Ever\$Green home equity loan or line of credit, you can pay for those improvements and in most cases deduct the interest from your taxes (consult your tax advisor).

Open a HELOC, **H**ome **E**quity **L**ine **O**f **C**redit and only pay interest on what you borrow. Our HELOC offers a rate as low as Prime* - 1.00%, which is adjusted quarterly. This is not a teaser rate; it is the rate for the life of the loan.

Ever\$Green also offers competitive fixed rate / term home equity loans. Stop by or call our office for further details.

*Prime is based on the Prime Lending Rate posted in the Wall Street Journal. As of 03/15/07 current prime is 8.25%.

RATE WATCHER.....

LOAN RATES



AUTO LOANS

3 years as low as	5.25%*	2005-2007 model years
4 years as low as	5.99%*	2005-2007 model years
5 years as low as	6.25%*	2005-2007 model years
6 years as low as	6.49%*	2005-2007 model years
4 years as low as	6.25%*	2002-2004 model years
5 years as low as	6.49%*	2002-2004 model years
3 years as low as	7.49%*	2001 & older model years

RECREATIONAL VEHICLES - BOATS, WATERCRAFT, ATV, CAMPERS

5 years as low as	7.74%*
10 years as low as	8.49%*



PERSONAL LOANS

2 years as low as	7.99%*
4 years as low as	9.49%*
5 years as low as	10.49%*
Personal Line of Credit as low as	9.99%*

HOME EQUITY LOANS

5 years as low as	7.24%*
10 years as low as	7.74%*
15 years as low as	8.49%*



HOME EQUITY LINE OF CREDIT

Prime** - 1.00%

**Prime is the prime lending rate published in the Wall Street Journal. The Home Equity Line of Credit adjust quarterly.

*Exact rates are based on past credit performance. The better your loan payment history the lower your rate. See a loan officer for details.

SAVINGS RATES

	A.P.Y.	Rate
Regular Savings	2.00%	1.985%
Club Savings	2.50%	2.477%

Certificates

	A.P.Y.	Rate
3 to 5 months	4.00%	3.928%
6 to 11 months	4.75%	4.650%
12 to 23 month	5.25%	5.128%
24 to 35 months	5.50%	5.366%
36 to 60 months	5.75%	5.604%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	2.00%	1.985%
\$ 2,500 to \$ 9,999.99	2.75%	2.716%
\$ 10,000 to \$ 24,999.99	3.25%	3.203%
\$ 25,000 to \$ 49,999.99	3.75%	3.687%
\$ 50,000 & Greater	4.25%	4.169%

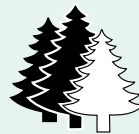
A.P.Y. = Annual Percentage Yield

Planning your Summer Vacation Yet?

Ever\$Green FCU has travelers cheques on hand at no cost to members. We carry a range of denominations from 50's to 100's. Travelers cheques are accepted world wide just as if it were cash and are guaranteed replaceable if lost or stolen.

Holiday Closings...

MAY 28 MONDAY MEMORIAL DAY
JULY 4 WEDNESDAY INDEPENDENCE DAY



Ever \$ Green Federal Credit Union

Monday Thru Thursday 9:30 to 4:30
Friday 9:30 to 6:00

www.evergreenfcu.com

2761 E. Henrietta Rd. • Henrietta, NY 14467
 Phone: 334-2710 • Fax: 334-7201

Enjoy the benefits of ownership!



M.A.T.T.

Member's Automated Telephone Teller
 955-4755

