

MONEY BAGS

Ever\$ Green Federal Credit Union

VOLUME 11

JUNE 2007

ISSUE 2

The Promotional Rate on the Summer Saver accounts ends

The promotional 5% rate on the Summer Saver accounts ends July 2nd. Beginning July 3rd, your Summer Saver account will switch back to the current club account rate of 3.50%. Summer Saver account funds are available for withdrawal from 07-02-07 through 09-30-07.

The first year of the Summer Saver program was a huge success. As of May 31st, members have saved over \$1 million dollars for summer expenses and have earned over \$22,000 in interest.

You do not need to do anything if you wish to keep your deposits the same for next year. If you wish to make changes to the amount sent to your Summer Saver account each pay period, simply stop by the office during regular business hours this summer.

Plastic card fraud is on the rise

Due to the increase in VISA debit card fraud, the Board of Directors is considering lowering the daily transaction limit for debit cards from the current \$5,000 for purchase transactions and \$1,000 for cash withdrawals. Reducing these limits will reduce the Credit Union's exposure to potential losses in the future.



Let us know what you think of reducing the daily limits on the Visa debit cards. You can either call or stop by the office or e-mail your thoughts to steved@evergreenfcu.com.

Account Verifications

The Supervisory Committee is conducting its bi-annual verification of all member accounts as of June 30, 2007. Please take a few moments to review your statement carefully for any errors. If you find any errors, please contact:

Supervisory Committee
Ever\$Green FCU
PO Box 92516
Rochester, NY 14692

Create your own personal loan.



Ever\$Green is now offering personal lines of credit. Enjoy the flexibility of creating your own loan by simply writing a check or requesting an advance on your line up to your available credit. Pay

interest only on what you borrow. There are no check / advance fees for this account.

To open your personal line of credit, simply just fill out a loan application at the office, online or call.

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	6.74%*
10 years as low as	7.24%*
15 years as low as	7.99%*



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	2.25%	2.231%
Club Savings	3.50%	3.455%

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	2.25%	2.227%
\$ 2,500 to \$ 9,999.99	3.00%	2.967%
\$ 10,000 to \$ 24,999.99	3.50%	3.455%
\$ 25,000 to \$ 49,999.99	4.00%	3.941%
\$ 50,000 & Greater	4.50%	4.426%

A.P.Y. = Annual Percentage Yield



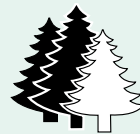
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585-533-2440



Ever \$ Green Federal Credit Union

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

www.evergreenfcu.com

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Phone: 334-2710 • Fax: 334-7201

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Holiday Closings...

JULY 4 WEDNESDAY..... INDEPENDENCE DAY
SEPT. 3 MONDAY..... LABOR DAY

