

MONEY BAGS

Ever \$ Green Federal Credit Union

VOLUME 11

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ISSUE 3

Visa credit cards are coming!

In early 2008, Ever\$Green will be rolling out its new Visa platinum credit cards. In keeping with our no gimmicks philosophy, our credit cards will have an everyday low fixed interest rate and low minimum payments.

Some of the benefits you will enjoy with the Ever\$Green platinum Visa card will include online account access to view recent transactions, past statements, and the current amount due. Additionally, you will have the ability to make your payment online.

The Ever\$Green staff will be available during regular business hours to answer any questions or provide assistance with your account. 24 hour / 7 days a week assistance will be available through a 1-800 number.



PRIVACY POLICY

Ever \$ Green Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

(585) 334-2710

or write to: Manager
Ever \$ Green Federal Credit Union
2761 E. Henrietta Road
Henrietta, NY 14467

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, and check/share draft printers

Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Ever \$ Green Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Let us know if you have questions. Please do not hesitate to call us.



Summer Saver accounts are now closed

Just a reminder that the withdrawal period for the "Summer Saver" savings account has ended September 30th. Now is the time to start saving for next year. There are no restrictions on the amount or number of deposits you make to your "Summer Saver" account.

RATE WATCHER.....

LOAN RATES



AUTO LOANS

3 years as low as	5.25%*	2006-2008 model years
4 years as low as	5.99%*	2006-2008 model years
5 years as low as	6.25%*	2006-2008 model years
6 years as low as	6.49%*	2006-2008 model years
4 years as low as	6.25%*	2003-2005 model years
5 years as low as	6.49%*	2003-2005 model years
3 years as low as	7.49%*	2002 & 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

Free Credit Reports

As of September 1, 2005, all New Yorkers are able to obtain a free credit report every year from each of the consumer reporting agencies due to the Fair and Accurate Credit Transactions (FACT) Act. Reviewing your credit reports on a regular basis will allow you to ensure there are no errors on your credit report and also alert you if someone has stolen your identity and is applying for credit in your name. Negative information on your credit report will lower your credit score. Lenders, insurers, landlords and even potential employers may review this information. Your credit score can potentially determine the rate you pay on loans and the amount you can borrow.

If you would like to obtain your free credit report, contact one or all of the following consumer reporting agencies:

Equifax

www.equifax.com • (800) 685-1111

Experian

www.experian.com • (888) 397-3742

Trans Union Corporation

www.tuc.com • (800) 888-4213

All three reports can also be requested from: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. Phone (877) 322-8228 Website www.annualcreditreport.com

Holiday Closings...

OCTOBER 8	..... MONDAY	..... COLUMBUS DAY
NOVEMBER 12	.... MONDAY	..... VETERAN'S DAY
NOVEMBER 22	.... THURSDAY	..... THANKSGIVING
DECEMBER 25	.... TUESDAY	..... CHRISTMAS DAY
JANUARY 1	..... TUESDAY	..... NEW YEAR'S 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!



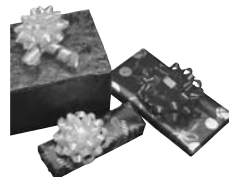
M.A.T.T.

Member's Automated Telephone Teller
955-4755

It is not too late

Need to start saving for the Holidays this year, it is not too late. Open an **Ever \$ Green Holiday Club** account and start saving for the holidays.

Our holiday club accounts pay interest (currently 3.50% APY) and only allow withdrawals October 1st to January 31st. Deposits can be made for any amount. If you save \$25 bi-monthly for the entire year, you would have over \$500 next year to put towards your holiday bills. A holiday club account will ease the stress of the holiday bills no matter how much you save.



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

