

MONEY BAGS

Ever \$ Green Federal Credit Union

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ISSUE 4

Annual Meeting and 40th Anniversary Celebration

At this year's Annual Meeting we will be celebrating our 40th Anniversary. Ever \$ Green Federal Credit Union was formed in 1968 as the Rush-Henrietta Educators Association Federal Credit Union. In the 1980's the name was changed to Ever \$ Green FCU when we combined our resources with the Wheatland-Chili CSD and Getinge-Castle credit unions.

Join us for the celebration on Tuesday, April 22nd, 2008 at the Elk's Lodge on East Henrietta Rd @ 5:00pm. After a brief meeting we will pull names for several door prizes including a flat panel TV! Additionally, we will be giving out Ever \$ Green FCU hats, t-shirts and polo's. Appetizers and drinks will be provided.

Electronic Bill Pay gets updated

The Ever \$ Green electronic Bill Pay system has recently been updated to improve member service. Bill Pay now offers an express pay option to allow you to schedule up to eight payments in one simple step. Additionally, members can now review their payments online. The payment history now shows if the item was paid electronically or if it was paid by check. If the payment was made by check the member can view or print a copy of the paid check right from the Bill Pay system.

Future enhancements to the Bill Pay system will include automatic alerts and the ability to setup your own preferences. Stop by the office or call if you would like to learn more about the electronic Bill Pay system.

The Ever \$ Green Platinum Visa is here!

We will be offering a Platinum Visa credit card this January. Testing is scheduled to be concluded by the end of December / early January. When testing is completed, the Visa credit cards will be open to the entire membership. Watch the website (www.evergreenfcu.com) to view the progress of the credit card program.



Update your contact information

The Credit Union has been receiving several member statements back due to invalid addresses. It is very important that we are able to contact you if there is a problem with one of your accounts or your debit/credit card. The key factor to reducing losses from member accounts is the Credit Union's ability to contact the member at the first signs of possible fraud. Member contact information is kept confidential by the Credit Union and its agents. Member contact information is only used if there is a question on a member account.

If you have a winter residence, we need to know the address, phone number and dates you will be at your second residence. We will automatically change your address if we have the dates ahead of time.

Stop by the office or send your updated signed information to: Ever \$ Green FCU, 2761 East Henrietta Rd, Henrietta, NY 14467.



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	1.50%	1.492%
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	5.00%	4.889%
24 to 35 months	5.00%	4.889%
36 to 60 months	5.25%	5.128%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	1.50%	1.490%
\$ 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

Tax time is near

It is hard to believe, but it is almost that time of year again. Here are a few reminders for the tax season:



- If you earned dividends under \$10.00, you will not receive a 1099 (however, the interest is still taxable).
- Real estate loans with less than \$600.00 in interest payments will not receive a 1098 (but the interest is still deductible).
- If you wish to have your refund direct deposited, Ever \$ Green's Routing & Transit (R&T) number is 222382205.



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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Holiday Closings...

JANUARY 21 ... MONDAY.....MARTIN LUTHER KING DAY

FEBRUARY 18 ... MONDAY.....PRESIDENTS DAY