

MONEY BAGS

Ever \$ Green Federal Credit Union

VOLUME 12

APRIL 2008

ISSUE 1

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. at 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 beverages will be provided.



Your Voice Counts!

Three Board of Directors seats will be up for election at the annual meeting. If you are interested in running for a Board seat inquire at the office or send a letter of interest to: Ruth Hogan, Nominating Committee Chairperson, 2761 E. Henrietta Rd., Henrietta NY 14467.

The Annual Loan Sale is back!!!

From now through May 31st, we will be taking ½% off of our fixed rate consumer loans. Save on new & used auto, signature (personal), recreational vehicle and home improvement loans. A new auto loan can be as low as 5.50% for five years.

Apply online at www.evergreenfcu.com or stop by the office or call (334-2710) for more information. The sale does not include mortgage, home equity, lines of credits and Visa credit card loans.

Summer Saver Accounts— A great way to save for everyone!

A Summer Saver club account is a great way to save for a summer vacation or other summer expenses. The "Summer Saver" club account is open to everyone and pays a great rate on your deposits.

A Summer Saver account is a club savings account that allows you to make deposits throughout the year. Deposits can be made through payroll deduction, in person at the Credit Union office, mailed to the Credit Union office or dropped off in the Credit Union's night deposit box. There are no restrictions to the number of deposits or the amount of each deposit. You may change the amount of your deposits at any time.

A Summer Saver does restrict the withdrawal period for the account. Funds may only be withdrawn from a Summer Saver during the months of July through September. There are no restrictions to the number or amount of withdrawals during these months. Withdrawals can be made in person, transferred to another Ever \$ Green FCU deposit account, or requested by check withdrawal online/over the phone (a check made payable to you will be sent to your address on record with the Credit Union).

RATE WATCHER.....

LOAN RATES



AUTO LOANS

3 years as low as	5.25%*	2006-2008 model years
4 years as low as	5.50%*	2006-2008 model years
5 years as low as	6.00%*	2006-2008 model years
6 years as low as	6.25%*	2006-2008 model years
4 years as low as	6.00%*	2003-2005 model years
5 years as low as	6.25%*	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	1.00%	0.996%
Club Savings	3.50%	3.455%

Certificates

	A.P.Y.	Rate
3 to 5 months	2.00%	1.928%
6 to 11 months	3.25%	3.203%
12 to 23 month	4.00%	3.928%
24 to 35 months	4.25%	4.169%
36 to 60 months	4.50%	4.410%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	1.50%	1.490%
\$ 2,500 to \$ 9,999.99	2.00%	1.985%
\$ 10,000 to \$ 24,999.99	2.50%	2.477%
\$ 25,000 to \$ 49,999.99	3.00%	2.967%
\$ 50,000 & Greater	3.50%	3.455%

A.P.Y. = Annual Percentage Yield

Apply for your Ever \$ Green Platinum Visa credit card

The Ever \$ Green FCU Platinum Visa credit card is here. Testing was concluded in early January and the program is now up and running.

Rates as low as 8.99%



Lines as high as \$10,000

Stop by or call the office for more details on how to apply.



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

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