

MONEY BAGS

Ever \$ Green Federal Credit Union

VOLUME 12

JULY 2008

ISSUE 2

Summer Tickets are available

We now have discounted tickets for SeaBreeze Park, the Renaissance Festival and Enchanted Forest. Save up to \$4.95 on each ticket. Additionally, we have discounted Regal movie tickets and Delta Sonic car wash tickets all year.



Tired of writing checks?

Sign up for Ever \$ Green's electronic bill payer. This service is free with an Ever \$ Green checking account. Electronic bill payer allows you to pay your bills with the click of a mouse.

If you would like to preview the bill payer system, click on the link from our website. First go to the Ever \$ Green home page at www.evergreenfcu.com and click on the MyCUServices online bill payment button. Click on the words *View an Online Demonstration*. At the next screen click on the submit button and you will be in the demo bill pay system.

If you would like some further information or assistance viewing the demonstration or signing up, feel free to call or stop by the office.

Summer Skip Loans

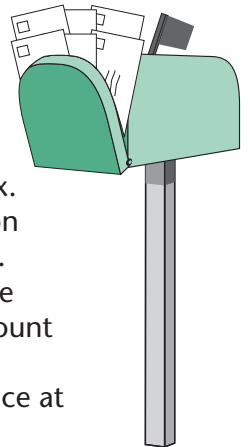
Just a reminder that Ever \$ Green FCU offers "summer skip" fixed rate/term loans. These loans allow you to skip your July & August payments each year. The "summer skip" can be selected for any fixed rate/term loan, excluding mortgage loans. Enjoy your summer!!!

It is Never to Early

Now is the perfect time to start planning your savings strategy for next year. Stop by the office to speak with one of our knowledgeable Member Service Representatives about our various savings programs. Whether your goal is to save for the holidays or a summer vacation, we have an account that will meet your needs.

Reduce your mailbox clutter

Sign up for electronic statements and lighten the load in your mailbox. Electronic statements are available on the website by using "CU Connect". They are quicker than waiting for the mail, allowing you to view your account activity in a timelier manner. To get started you can sign up for this service at the office or on-line.



Annual Meeting / 40th Anniversary Celebration a Huge Success!

The Annual Meeting / 40th Anniversary Celebration was held on April 22nd at the Elk's Lodge. Sixty-seven members attended this year's meeting. The evening consisted of various reports of the financial results from 2007, Board Seat elections and a history of the Credit Union presented by Bob Morreale.

Katherine Kells won the top door prize (a 26" Sony Bravia widescreen flat-panel LCD HDTV). Other door prizes included \$50 & \$25 gift cards to local restaurants. Every member in attendance received an Ever \$ Green FCU 40th anniversary polo or T-shirt & a hat. The evening was capped off with a tasty buffet. We hope to see you there next year!

RATE WATCHER.....

LOAN RATES



AUTO LOANS

3 years as low as	5.00%*	2006-2008 model years
4 years as low as	5.25%*	2006-2008 model years
5 years as low as	5.75%*	2006-2008 model years
6 years as low as	6.00%*	2006-2008 model years
4 years as low as	5.75%*	2003-2005 model years
5 years as low as	6.00%*	2003-2005 model years
3 years as low as	7.25%*	2002 & older model years

RECREATIONAL VEHICLES - BOATS, WATERCRAFT, ATV, CAMPERS

5 years as low as	7.50%*
10 years as low as	8.25%*



PERSONAL LOANS

2 years as low as	7.75%*
4 years as low as	9.25%*
5 years as low as	10.25%*
Personal Line of Credit as low as	9.75%*

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	0.50%	0.499%
Club Savings	3.50%	3.455%

Certificates

	A.P.Y.	Rate
3 to 5 months	2.00%	1.928%
6 to 11 months	3.00%	2.960%
12 to 23 month	3.25%	3.203%
24 to 35 months	3.50%	3.445%
36 to 60 months	3.75%	3.687%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	0.50%	0.499%
\$ 2,500 to \$ 9,999.99	1.50%	1.490%
\$ 10,000 to \$ 24,999.99	2.00%	1.982%
\$ 25,000 to \$ 49,999.99	2.50%	2.472%
\$ 50,000 & Greater	2.75%	2.716%

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.

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

Enjoy the benefits of ownership!



M.A.T.T.

Member's Automated Telephone Teller
955-4755



Holiday Closings...

JULY 4 FRIDAY.....INDEPENDENCE DAY

SEPTEMBER 1 MONDAY.....LABOR DAY