

# MONEY BAGS

**Ever \$ Green Federal Credit Union**

VOLUME 12

SEPTEMBER 2008

ISSUE 3

## Ever \$ Green FCU is continuing to thrive

During these uncertain times with several large financial institutions struggling and failing, be assured that Ever \$ Green FCU has continued to grow and produce a positive net income. Assets have grown \$2.1 million in 2008 and year-to-date income is \$62,000. We anticipate that these positive trends will continue through the rest of 2008.

This is not to say that there has not been any affects from the current economic condition on the Credit Union. While we have been able to maintain a positive income stream, the net income is half of the income recorded in 2007 for the same period. We will continue to monitor the economic environment and make any necessary adjustments to maintain the Credit Union's strong financial position.

## 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.

### What Members Can do to Help

Ever \$ Green Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc, to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

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



# RATE WATCHER.....

## LOAN RATES



### AUTO LOANS

3 years as low as	5.00%*	2007-2009 model years
4 years as low as	5.00%*	2007-2009 model years
5 years as low as	5.50%*	2007-2009 model years
6 years as low as	5.75%*	2007-2009 model years
4 years as low as	5.50%*	2004-2006 model years
5 years as low as	5.75%*	2004-2006 model years
3 years as low as	7.25%*	2003 & older model years

### RECREATIONAL VEHICLES - BOATS, WATERCRAFT, ATV, CAMPERS

5 years as low as	7.25%*
10 years as low as	7.99%*



### 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	6.75%*
10 years as low as	6.99%*
15 years as low as	7.75%*



### 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%	1.982%
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

## New ATM cards are on their way!!!

Due to new insurance requirements, we will be reissuing new ATM cards. Our processor is anticipating that the new cards will be sent out during the month of November. The new cards will have new security features including an expiration date and having the member name embossed on the card.

We will no longer have the ability to issue cards at the Credit Union office. For ATM cards ordered after the mass re-issue, a Credit Union staff member will place an issue request with our ATM processor and the card will be created and mailed directly to the member.

## Summer Saver accounts are now closed

The withdrawal period for the "Summer Saver" savings account has ended September 30<sup>th</sup>. 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.

If you do not have a "Summer Saver" account, it is not too late to open one. Club accounts can be opened at any time. They pay a great interest rate and allow you to save for the holidays or a summer vacation.

## Think of Ever \$ Green for all of your borrowing needs

If you need financing, be sure to check with the staff at Ever \$ Green to find a loan that fits your needs. On top of having some of the lowest rates in the area, we offer several payment options. Our payment options include weekly, bi-weekly, monthly or bi-monthly payments. Additionally, we offer a summer skip program for our closed-end, fixed rate loans.

## Holiday Closings...

OCTOBER 13	..... MONDAY	..... COLUMBUS DAY
NOVEMBER 11	.... MONDAY	..... VETERAN'S DAY
NOVEMBER 27	.... THURSDAY	..... THANKSGIVING
DECEMBER 25	..... THURSDAY	..... CHRISTMAS DAY
JANUARY 1	..... THURSDAY	..... 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](http://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

