

MONEY BAGS

Ever \$ Green Federal Credit Union

VOLUME 13

APRIL 2009

ISSUE 1

Annual Meeting

The Annual Meeting will be held April 14th, 2009 @ 5:00pm. The meeting will be held at the Credit Union's office at 2761 East Henrietta Rd. We will discuss the financial results for 2008 and elect two Board of Directors. 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.

Management will be available to discuss the effects of the current economic conditions on the Credit Union and current developments in the credit union industry.

Following the meeting, there will be refreshments and pizza & wings.



Get two grocery totes by helping Ever \$ Green go green!!

Help us reduce the amount of paper used by the Credit Union by signing up for electronic statements. Electronic statements are available on our website by using the "CU Connect" button. They are quicker than waiting for the mail, allowing you to view your account activity in a timelier manner.

With every request for electronic statements, we will give you two grocery totes. The totes are available in purple, black, navy and green.

The Annual Loan Sale is back!!

Loan rates are already at record lows and from now through May 31st, we will be taking an additional 1% 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 4.50% for five years.**

With prices and loan rates at all time lows, financing your next major purchase has never been so affordable. Apply online at www.evergreenfcu.com or stop by the office or call (334-2710) for more information. The sale does not include mortgage, lines of credits and Visa credit card loans.

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 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.

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 adjusts 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	0.30%	0.300%
Club Savings	2.50%	2.477%

Certificates

	A.P.Y.	Rate
3 to 5 months	1.50%	1.490%
6 to 11 months	1.75%	1.736%
12 to 23 month	2.75%	2.716%
24 to 35 months	3.00%	2.960%
36 to 60 months	3.25%	3.203%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	0.50%	0.499%
\$ 2,500 to \$ 9,999.99	1.25%	1.243%
\$ 10,000 to \$ 24,999.99	1.75%	1.736%
\$ 25,000 to \$ 49,999.99	2.25%	2.227%
\$ 50,000 & Greater	2.50%	2.472%

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...

MAY 25 MONDAY.....MEMORIAL DAY