

MONEY BAGS

Ever \$ Green Federal Credit Union

VOLUME 13

JULY 2009

ISSUE 2

Account Verifications

The Supervisory Committee is conducting its bi-annual verification of all member accounts as of June 30, 2009. Please take a few moments to review your statement carefully for any errors. If you find any errors, please contact:

Supervisory Committee
 Ever\$Green FCU
 PO Box 92516
 Rochester, NY 14692

New fee schedule will take effect August 1st

Due to increases in third party costs, Ever \$ Green has been forced to increase some of its fees for services provided to our members. This will be the first increase in over five years. Over the past five years our third party service providers have increased rates or changed procedures that have created additional cost to the Credit Union. Due to these changes, some of the services provided to members have actually cost the Credit Union more than the fee assessed for the service.

Beginning August 1st the new fee rates will go into effect. Members can request a new fee schedule at the office.

Fee Schedule

General	
Official Checks	
Credit Union Business	No Charge
Member Request	\$3 / Check
Stop Payment	\$15 / Check
Deposited Items	
Deposited Item Returned	\$15 / Item
Foreign Item Collection Fee	\$25 / Item
Wire Transfers	
Incoming Wire	No Charge
Outgoing Wire	\$15 / Wire
Outgoing Wire - International	\$30 / Wire
Account Reconciliation	\$23 / Hour
Account Research	\$23 / Hour
Statement Copy	\$3 / Statement
Legal Process Fee	\$22.00
Returned Mail / Failure to notify	\$2.00
Money Market Account	
Excess Draft Fee	\$10.00 / month
Excess Transaction Fee	\$10.00 / month
Checking / Savings Account	
Copy of Share Draft (Check)	\$1.00
Overdraft - Account Transfer	\$2.00
Insufficient Funds - Draft	\$25.00
Insufficient Funds - POS, ATM, ACH	\$25.00
Stop Payment - Share Draft	\$15.00
Stop Payment - Electronic Funds Transfer	\$15.00
Certificate of Protest	\$25.00
Electronic Bill Payer	free with checking account
Dormant Account Fee	\$5 / Month
Plastic Cards	
Lost / Stolen Plastic Card Fee	\$7.50
Overnight plastic order	\$20.00
Point of Sale Transactions	No Charge
Signature Transactions	No Charge
Foreign ATM Transactions	
- First 5 per Month	No Charge
- After first 5	\$1 / Transaction



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.

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	1.75%	1.739%

Certificates

	A.P.Y.	Rate
3 to 5 months	1.25%	1.243%
6 to 11 months	1.75%	1.736%
12 to 23 month	2.25%	2.227%
24 to 35 months	2.50%	2.472%
36 to 60 months	2.75%	2.716%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	0.50%	0.499%
\$ 2,500 to \$ 9,999.99	0.75%	0.747%
\$ 10,000 to \$ 24,999.99	1.25%	1.243%
\$ 25,000 to \$ 49,999.99	1.75%	1.736%
\$ 50,000 & Greater	2.25%	2.227%

A.P.Y. = Annual Percentage Yield

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 new fixed rate/term loan, excluding mortgage loans. The "summer skip" option can not be applied to existing loans.

Summer Tickets are available

We now have discounted tickets for SeaBreeze Park and Enchanted Forest. Save up to \$4.00 on each ticket. Additionally, we have discounted Regal movie tickets and Delta Sonic car wash tickets all year.

Enjoy your summer!!!



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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Holiday Closings...

SEPTEMBER 7 MONDAY LABOR DAY