

MONEY BAGS

Ever \$ Green Federal Credit Union

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ISSUE 2

The Ever \$ Green website has a new look

On May 31st we completed an update to improve the look and functionality of our website. Changes were made to CU-Connect (internet account access) in the areas of expanded transaction options and additional security. When making your loan payments through CU-Connect, the system will now display the current due date and give you the option of making a regular payment, a principal payment or a payoff (paydown) payment. The electronic bill pay system has been combined with the CU-Connect system. Now you have complete access to your Ever \$ Green accounts and your electronic bill payer account with just one user ID and password.

Security enhancements include a unique user ID, a complex password and multifactor verification. In order to have the multifactor verification, you will need to add a valid e-mail address when you are signed on to your account.

To add an e-mail address:

1. sign into your account
2. select the user options tab (along the top of the screen)
3. select add or update e-mail address

You can add a home and business e-mail address. These addresses will only be used for multifactor verification purposes. If you need assistance or have any questions, please feel free to call the office at 334-2710.



Summer saver accounts are now open

Just a reminder, the summer saver savings accounts are now open for withdrawals. The accounts will remain open through September 30th.



Account Verifications

The Supervisory Committee is conducting its bi-annual verification of all member accounts as of June 30, 2011. 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

RATE WATCHER.....

LOAN RATES



Auto Loans

3 years as low as	3.50%*	2006-2011 model years
4 years as low as	3.50%*	2006-2011 model years
5 years as low as	4.00%*	2006-2011 model years
6 years as low as	4.25%*	2006-2011 model years
2 years as low as	4.75%*	2005 & older model years
3 years as low as	5.75%*	2005 & older model years

Visa Credit Cards

Platinum as low as 8.99%*

Recreational Vehicles - Boats, Watercraft, ATV, Campers

5 years as low as	6.00%*
10 years as low as	6.75%*



Personal Loans

2 years as low as	6.25%*
4 years as low as	7.75%*
5 years as low as	8.75%*
Personal Line of Credit as low as	9.75%*

Home Equity Loans

5 years as low as	5.00%*
10 years as low as	5.25%*
15 years as low as	5.75%*



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	0.15%	0.150%
Club Savings	0.25%	0.250%

Certificates

	A.P.Y.	Rate
3 to 5 months	0.50%	0.499%
6 to 11 months	0.75%	0.747%
12 to 23 month	0.95%	0.946%
24 to 35 months	1.25%	1.243%
36 to 60 months	1.75%	1.736%

Money Market Accounts

	A.P.Y.	Rate
\$ 0 to \$ 2,499.99	0.15%	0.150%
\$ 2,500 to \$ 9,999.99	0.30%	0.300%
\$ 10,000 to \$ 24,999.99	0.45%	0.450%
\$ 25,000 to \$ 49,999.99	0.65%	0.650%
\$ 50,000 & Greater	0.80%	0.800%

A.P.Y. = Annual Percentage Yield



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
1-877-334-2710



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.

Enjoy your summer!!!

Holiday Closings...

July 4 Monday Independence Day
September 4 Monday Labor Day