

FirstDraft



November 2009

HOLIDAY FINANCING —

We've got you covered with great options!

If you want a low rate and affordable terms—

Try our 7.9% APR*

1-Year All-Purpose Loan

At 7.9% APR, a 1-Year, All-Purpose Loan is a low-cost alternative to credit cards. It features a great rate, and the one-year term means you're not saddled with long-term debt. Borrow for holiday gift giving, unexpected bills, special purchases, or even that getaway vacation. You can also use this option to consolidate and transfer more expensive credit card debt from other bank or store credit cards over to CFCU.

*APR = Annual Percentage Rate. 7.9% rate is guaranteed through 12/31/09, subject to change thereafter. Payment per \$1,000 @ 7.9% for 12 months is \$86.93. The Credit Union reviews every loan application individually to ensure fairness and compliance to CFCU policy.



Direct Deposit, a mighty tool!

Sure, direct deposit is easy—you don't have to take time out of your busy day to cash your payroll or government check—And it's safer because paper checks have a much higher incidence of fraud, considering they can be lost, stolen or forged. But the interesting thing is, people who use direct deposit also save approximately \$90 more a month than those who don't.

In a phone survey of over 1,500 people, NACHA, the electronic payments association, revealed those using direct deposit saved \$390 a month, which was \$90 more than those saving manually. This success comes from being more consistent in one's saving patterns. It's too easy to find other uses for your money when you rely on random savings.

This success in saving money comes when you pair direct deposit with automatic transfers from checking to savings. Most people have electronic payments direct deposited into their checking accounts. If you instruct the Credit Union to immediately transfer a portion of that deposit into a savings account, then real progress can be made toward long-term savings.

So save time and money. Make sure to sign up for Direct Deposit with CFCU. Call or visit any office for more information.

"...those using direct deposit saved \$390 a month..."

If convenience is most important, but you still want the lowest rate possible—

Try our Classic or Platinum VISA®



If you carry a balance, credit card financing can be costly. However, our fixed-rate Classic Visa gives you a much lower interest rate than most other bank or merchant credit cards. So you'll save big on finance charges, plus pay no annual fee if you have direct deposit or a mortgage with the Credit Union. Our variable-rate Platinum Visa also features no annual fee, great low rate, higher borrowing power and extra Platinum benefits.

If you want convenience with no finance charges—

Try our Debit MasterCard® CheckCard

Debit card usage is on the rise. That's because it's a fast and easy way to pay for goods and services without the hassles of time-consuming check writing, requests for identification or approvals. Your CFCU CheckCard features the worldwide acceptability of MasterCard. And because you're using your own funds from your Share Draft account, you're not building up extra debt or incurring any finance charges.



To apply for your All-Purpose Loan, CFCU Visa Card or CFCU Debit MasterCard card, call 607-257-8500, log onto www.myfcu.com or visit any branch.



Equal Opportunity Lender • This credit union is federally insured by the National Credit Union Administration.

Wealth Management

Located at CFCU Community Credit Union

Attention—If you've been laid off or changed jobs, we should talk!

If you or someone you know has been laid off or changed jobs, it may be a good idea to have us review your 401(k) or other retirement plans. There are several strategies you can consider including: rolling over your retirement plan to an IRA for more control, making sure your beneficiary designation is set up correctly, and even receiving distributions before reaching age 59½ if needed. Please call to schedule a review session at your earliest convenience. We look forward to helping you.



Bill Murphy, CFP®
Financial Consultant



Nancy Kehoe
Financial Consultant

All consultations are free!

Call 607-257-3282, ext. 299

Or 800-428-8340, ext. 299

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Mobile Banking— Coming Soon!

The emergence of the revolutionary BlackBerry®,

iPhone®, and Android™ devices has greatly expanded the universe of what consumers can do and what they can imagine doing with their mobile devices. Today, you can listen to music and podcasts, watch YouTube videos and television programs, send text and e-mail messages, surf the Web, play games, even read an e-book on your phone.

Smart phones are transforming simple voice-based wireless communications into multifunctional digital texting, browsing, e-mailing and voice communication devices (which are in essence hand-held computers) we carry with us everywhere, 24/7. It's this technology, along with high-speed wireless infrastructures, that is setting the stage for new mobile banking and payment services.

Although less than 4% of banks and credit unions around the country currently offer mobile banking services, CFCU is introducing a mobile-friendly version of our website. When you visit mycfcu.com from a mobile device, you'll find informational content that is easier to read. You can check rates, find branch and ATM hours and locations and other important phone numbers. There is also access to our full website. By early next year, you will be able to conduct mobile banking transactions and pay bills from your phone.

So check it out and let us know what you think. We'll use your feedback to make improvements to the content as we prepare for the introduction of our full-functioning mobile banking site in 2010.

NEW VISION STATEMENT

A vision statement is a company's description of a desired outcome or goal. Although it's often confused with a mission statement, a vision statement actually serves a complementary purpose.

For CFCU, our desired outcome is to be the very best financial institution in Tompkins and Cortland Counties. With this in mind, we've developed a simple, memorable phrase to help remind us all of what we strive to accomplish.

In the days and weeks ahead, this Vision Statement will be posted on our website and in our branches. Look for it, but more importantly, take note of the products and services we offer that will help us deliver on this promise!

OUR VISION

To provide the best banking alternative in the communities we serve

one
member
at a time.



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