

GETTING THERE

The Official Newsletter of the UFirst Federal Credit Union • Summer 2010

THIS ISSUE

- Scholarship winners
- Vehicle Auto Loans
- Home Equity Loans and more...

Holiday Closings



Monday July 5, 2010



Monday, September 6, 2010

GETTING THERE is the official quarterly publication of the UFirst Federal Credit Union.

Pfizer Branch

(office open to employees only)

64 Maple Street, Rouses Point, NY
(518) 297-1268 • fax (518) 297-1853

Monday-Wednesday

8:00am-3:00pm & 3:30pm-4:15pm

Thursday & Friday 8:00am-4:15pm

Mooers Branch

2488 Route 11, Mooers, NY

(518) 236-6228 • fax (518) 236-4333

Monday-Friday 8:00am-4:15pm daily

Saturday 8:30am-12:00pm

Cornerstone Pharmacy

72 Champlain Street, Rouses Point, NY

(518) 297-1932 • fax (518) 297-1196

Monday-Thursday 8:00am-4:15pm

Friday 8:00am-5:30pm

Website

www.ufirstfcu.net

Audio Response

(518) 324-5700 Option #1



UFirst Federal Credit Union • **GETTING THERE Summer 2010**

P.O. Box 473 • 274 Rugar Street, Plattsburgh, NY 12901

Office Hours: Lobby – **Monday - Friday** 8:30 am - 4:30pm, Thursdays until 6:00 pm

Drive-thru – **Monday-Friday** 7:30 am - 4:30 pm, **Thursdays** until 6:00 pm. **Saturdays** from 8:30 am - 12:00 pm

College Bookstore – **Monday & Wednesday** 9:00am - 1:00 pm

Ph: 518.324.5700 • Fx: 518.324.5777

www.ufirstfcu.net



CREDIT UNION NEWS

Scholarship Winners for 2010

Every year UFirst FCU participates in the Credit Union Association of New York's Scholarship Program.

Congratulations to our winners:

Taylor Kelsey - Winner of a UFirst FCU \$500.00 scholarship
Winner of a Adirondack Chapter \$500.00 Scholarship

Martha Gray - Winner of a UFirst FCU \$500.00 scholarship

Alexis Sims - Winner of a UFirst FCU \$500.00 scholarship

Credit Union Financing Puts You In The Driver's Seat



VEHICLE LOANS
Great Rates • Great Terms • Your Credit Union

If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and peruse the classified ads and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget. At the credit union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle, make the credit union your first stop.

Rates of starting at 3.75% APR* for New Auto Loan and 4.50% APR for Used Auto Loan. APR= Annual Percentage Rate. Rates subject to change.

Apply with a loan officer today.

What's New

ATM located inside Kinney Drug's in Champlain. ATM is located in the same plaza as Price Chopper. This is the 5th ATM for UFirst FCU! Helping our members get there!

Save the Date

Annual meeting scheduled for Sunday, August 22, 2010 at the Westside Ballroom. Please see enclosed flyer for more details.

RELATIONSHIP REWARDS PROGRAM

At the UFirst Federal Credit Union, we do everything we can to appreciate our members for their business. That's why we have the "Relationship Rewards Program". Our members save .25% on each of the following:

- Having an active UFirst FCU Visa credit card
- Having an active UFirst FCU Visa debit card
- Using direct deposit or payroll deduction to repay a loan
- Must be enrolled in E-Statements

That's a total potential savings of 1.00% interest on your next loan!



ufirstfcu.net
**makes your
financial
management
easier**

- 1) Easy banking, world wide
- 2) Login to Home Banking on the home page
- 3) Online bill pay
- 4) Online applications for consumer loans & visa credit cards
- 5) Student loan and parent PLUS application on line.
- 6) ID Theft Coach - Interactive education on how ID theft occurs and how to prevent it from happening to you.
- 7) MFN (Members Financial Network) a comprehensive resource that's easy to use and available 24/7 to help answer your questions and plan your financial future.
- 8) Always our current loan offers

visit us at
www.ufirstfcu.net

the LAST Word

Only you can be yourself.
No one else is qualified
for the job.

Tired of Writing Checks?



Make your life easier with Online Bill Pay; it's fast, secure, and convenient. With online bill pay, you're in control.

- Pay your bills anytime: day or night, on vacation, at the office - anywhere you have access to the Internet.
- You decide how much to pay, who to pay, and when to pay.
- Schedule a regular payment to be automatically processed on the day you choose.
- Payments are transmitted safely and securely.
- Add, edit, and view your list of payees anytime.
- View payment history for all your online payments.

Online bill pay is quick and easy to setup. Contact your credit union today to get started. You'll never have to seal another envelope or lick another stamp again.

Please ask on one of our Member Service Representatives about being Opted-In for your debit card.

Reminder of Debit Card Daily Limits

Just a friendly reminder to all members! The daily debit card purchase limit at a point of sale is \$1500.00 per day. The daily limit for ATM withdrawals is \$300.00 per day. We are prepared to help our members because we know that not every purchase is less than \$1500.00. If you know you need to make a purchase with your debit card for an amount greater than \$1500.00 simply contact a visa representative at the credit union by calling 518-324-5700 or 518-297-1268 and one of our representatives can increase that limit for you, we only need 24 hour notice. We apologize for any inconvenience this may cause, we have to implement these limits in order to make our Visa debit card have zero liability for our membership.

Let Your Home Work for You

Ask your Credit Union about a
HOME EQUITY LOAN



Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? A home equity loan from your credit union could be your answer.

A home equity loan lets you borrow against the equity in your home, and the interest you pay may be tax deductible. (Consult a tax advisor regarding the deductibility of interest.) With our low interest rates, a home equity loan is a good option: a fixed interest rate and monthly payments. Call or visit your credit union for more information. Remember, the equity in your home is a powerful financial tool.

Home Equity Loan Special - We pay the closing costs for you!* Maximum loan amount \$40,000 and minimum amount borrowed \$10,000. Where decisions are made locally!

*Closing costs paid by the credit union with exception of Title Insurance. If required, the cost of Title Insurance will be the responsibility of the borrower. If balance owed is paid off prior to 36 month term, closing costs paid by the credit union will become a part of the payoff balance.

Election of Board of Directors

Notification was made in the 1st quarter 2010 UFirst FCU Newsletter that positions on the Board of Directors were up for election and that those members interested in being considered as a candidate must have completed the 2010 UFirst FCU Official Nomination Form by May 21, 2010 no later than 4:00pm. Incumbents Virginia Brady, James Duffany, and Philip Beauharnois have agreed to serve 3 year terms. Any other members wishing to be placed on the ballot must submit a petition, signed by at least 1 % of UFirst FCU members with a minimum of 20 and a maximum of 500 and return the petition to the Credit Union office by the close of business, July 14, 2010. Petition forms are available at the Credit Union office.

Signatures (names) and account numbers on the petitions will be checked to ensure validity. Members must be at least sixteen years of age to sign the petition and vote.

The election will not be conducted by ballot at the Annual Meeting scheduled for Sunday, August 22, 2010 and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled. Results of the election will be announced at the Annual Meeting. - Philip Beauharnois, *Secretary of the Board of Directors*.



Helping You Get Through Life

No one does more to make its members feel comfortable than the UFirst Federal Credit Union. You come in, and meet with a Member Service Representative who will know your first name.

