

common

A publication of the Community Resource Federal Credit Union



cents

DECEMBER 2007

www.communityresource.coop

Our VISA program is better than ever!

Community Resource has become associated with Elan Financial Services. As a result, we now offer a wider variety of VISA® programs to meet your needs.

Visa Signature Card

There's no preset spending limit* and you earn one point for every dollar spent. There is no limit on the number of points you can earn. Redeem points for unrestricted travel on any airline, for a variety of merchandise and gift certificates, or a donation to your favorite charity.

Select Rewards Visa Platinum Card

Lets you choose the rewards you want, when you want! You earn one point for every net purchase dollar charged to your card. Points can be redeemed for a wide variety of gift certificates, merchandise and travel coupons. No annual fee.

Cash Rewards Visa Platinum Card

Earn a full 1% cash back on every net purchase dollar spent without an annual earnings cap. The more you spend, the more you earn! Redeem your reward on demand anytime of the year at your convenience. No annual fee with at least one purchase per year.

Visa Platinum Card

No annual fee with at least one purchase a year. Enjoy an especially attractive low variable rate.

College Rewards Visa Card

Earn one point for every net purchase dollar charged to your card, which can be redeemed for CDs, media rentals, movie tickets, electronics, restaurant certificates, and much more. Plus, online access lets you view, manage, and redeem your points from the convenience of your PC.

Young Adult Visa Card

The perfect way to establish a good credit rating. Use your card at least one time per year and pay no annual fee. Co-signer required.

Visa Business Card

Offers streamlined accounting, purchase protection, and no annual membership fee.

Visa Business Travel Card

Provides all of the Business Card benefits in addition to accelerated point earnings and travel without restrictions. Earn two points for every net dollar spent on all travel and lodging purchases in addition to one point for every net dollar on all other purchases. Redeem points for free tickets on any airline with no blackout dates, seating restrictions or zone restrictions. Plus, you can redeem points for merchandise, gift certificates, or cash.

Visa Platinum Business Rewards Card

Designed for the small business owner looking for a low rate card with the ability to earn their choice of rewards. Earn one point for every net dollar spent on your card. Points can be redeemed for a variety of rewards such as merchandise, gift certificates, and travel options. No annual fee.

Our Visa cards offer:

• **Security and fraud protection.** You won't pay a penny in unauthorized purchases made in a store, over the phone, or online — just as long as you report them promptly.

• **24/7 card member service.** You may reach us anytime — day or night — by phone at 1-800-558-3424 or online at www.myaccountaccess.com if you have a question or need assistance.

• **Easy cash access around the world.** You can withdraw cash at ATMs and branch locations worldwide.

For more information, call 783-2211, ext. 243 or visit www.communityresource.coop.

Need cash for holiday shopping?

Get a Holiday Quick Cash Loan from Community Resource:

- Borrow up to \$2,000
- Terms up to 18 months
- Reasonable rates and payments.

Apply at online at www.communityresource.coop or call 783-2211, ext. 248.



Payment Example:

\$89

Payment based on a \$1,000 loan taken out at an annual percentage rate of 10.25% for a period of 12 months. Your payment will depend upon your loan amount, the term of your loan and your credit score. Rates are subject to change without notice.

Did you know...

There's an easy way to make deposits with your Member Connection ATM/Visa® Debit Card! You can make deposits at Price Chopper. So, there's no need to drive to the Credit Union or have your deposits held up in the mail. And best of all, it's free!

*The Visa Signature Card "no preset spending limit" means that individual transactions are authorized by Elan Financial Services based on factors such as account history, credit record, and payment resources. Elan Financial Services will preset an upper limit for revolving balances and cash advances. The creditor and issuer of the Community Resource Federal Credit Union Visa Credit Cards is Elan Financial Services.

Teens learn to be money

SMART with MoneyRULES!

banking for young adults

TeenSmarts is being replaced by MoneyRules! on January 2, 2008

Community Resource Federal Credit Union's new MoneyRules!

Teen Program

offers teens ages 13-17 access to financial services under their parents' guidance along with educational materials. The program strives to teach teens how to be smart financial consumers — before they leave high school and set out on their own.

• **MoneyRules! CD** to help save for college or your future plans. For rates, visit www.communityresource.coop/rates.htm after 1/2/08.

• **MoneyRules! Checking and ATM/Visa® Debit Card** for teens who are at least 16 years old.



• **Two Visa credit card** options to choose from.

• **Student loans** to help pay for college.

• **MoneyRules! \$1,000 College Scholarship.** Awarded based on financial need.

• **Complimentary educational materials** on financial products, money man-

agement, credit scores, and checking accounts.

• **Quarterly drawings** to win gift cards, plus an annual drawing to win an ipod, when you complete each online course in the Guides to Independence.

For more information about MoneyRules! call Member Services at (518) 783-2211, ext. 252.

Are you a last minute shopper?

Visit us to buy Visa® gift cards for everyone on your list. Visa gift cards are a cinch to wrap and a joy to receive. When you purchase a VISA gift card, there are no gift receipts, no returns, and no shopping mall traffic. Gift cards can be used for any purchase except paying for gas at the pump, hotel stays, car rentals, and ATM cash advances.

Community Resource Visa gift cards are available in denominations from \$10 to \$500. There's a fee of \$4 per card. Other fees include a \$10 lost/stolen card replacement fee, and a \$3 monthly inactivity fee that starts if the card hasn't been used within a year.

Holiday closings

Monday, December 24
Closing at 2:00 p.m.
Tuesday, December 25
Christmas

Monday, December 31
Closing at 2:00 p.m.
Tuesday, January 1
New Year's Day



Scholarships available to high school seniors

High school seniors/members have the opportunity to compete for three scholarships.

The **PR&MC Scholarship** is a state-wide college scholarship program. To be eligible, you must be a member of Community Resource, have an unweighted GPA of 90 or more for grade 9 through grade 12 (first semester), be attending college for the first time in the fall of 2008, and be a college-bound high school senior at the time of application to either a two- or four-year accredited educational institution. The application deadline is January 30, 2008.

The **Accel/Exchange College Grant Program** is a national scholarship program that provides four \$5,000 and 30 \$1,000 grants to college-bound high school seniors graduating in 2008. The application deadline is March 15, 2008.

The Credit Union also offers the \$1,000 **MoneyRules! Scholarship** for MoneyRules! members who are high school seniors. The application deadline is April 15, 2008.

Applications are available on our website or by calling 783-2211, ext. 225.



The friendly place to bank

Office hours & locations

Latham Office

20 Wade Road • Latham, NY 12110
Phone: (518) 783-2211/1-888-783-2211
Fax: (518) 783-2266/1-888-664-2266

Lobby Hours:

Mon. & Tue.: 8:30 a.m. - 4:30 p.m.
Wed.: 9:30 a.m. - 4:30 p.m.
Thu. & Fri.: 8:30 a.m. - 6:00 p.m.
Sat.: 9:00 a.m. - 12:00 p.m.

Drive-Through Hours:

Mon. & Tue.: 8:00 a.m. - 5:00 p.m.
Wed.: 9:30 a.m. - 5:00 p.m.
Thu. & Fri.: 8:00 a.m. - 6:00 p.m.
Sat.: 9:00 a.m. - 12:00 p.m.

Apply for a loan 24/7 by phone:
1-866-464-2183 or online:
www.communityresource.coop

