



## First home? Selling and trading up? Ask us about our mortgages!

Whether you're purchasing a new home or looking to refinance your current mortgage, we have the mortgage product for you. We offer both fixed rate and adjustable rate mortgage programs with terms to 30 years. We finance both first and second homes, as well as income property to four units. We have mortgage programs for first time home buyers. We also offer products for special circumstances including FHA mortgages, construction loans, mortgages for non-owner occupied property, no income verification loans and mortgages for members who have had credit problems.

### Why should you get a mortgage at Community Resource?

#### Advantage of pre-approval

Gain bargaining power when buy-

ing a home by getting approved for a specific mortgage amount before you start to shop.

#### Rate lock option

You may lock in your rate while you're house hunting.

#### Convenience of automatic payments

Your payment can be automatically deducted from a special account set up for this purpose.

#### No prepayment penalties

Pay off your loan at any time.

#### Attentive and personal service

We help you through

every step of the application process. Visit <http://cucpublic.mortgagewebcenter.com/> for mortgage calculators, to check out current rates, or to apply for a mortgage.



## Make the most of your Member Connection Card

There are many ways you can get cash using your Member Connection Card for free. Withdrawals are completely free at our ATMs, at any of the 32,000 Allpoint ATMs, and at CO-OP and Sum ATMs. Surcharges may apply at CU24/Member Access and Accel/Exchange ATMs. Visit [www.communityresource.coop](http://www.communityresource.coop) and click on the "member services" tab to find our ATM locators.

You can also make deposits at the customer service windows of Price Chopper Supermarkets for free. You can use your card for purchases wherever VISA® is accepted.

## Learn about your finances and you could win \$50!

We know that personal finance often takes a backseat to other priorities in your busy life. But now, there's the Home & Family Finance Financial Fitness Challenge, a monthly online exercise that breaks down financial fitness into meaningful and logical steps. Plus, you'll have a chance to win a \$50 Visa® gift card. Each month, Home & Family Finance will randomly award up to ten Visa gift cards to Financial Fitness Challenge participants. You only have to register to be eligible. Visit [www.communityresource.coop](http://www.communityresource.coop) and click on the "Consumer Info" tab for a link to Home & Family Finance, then click on "Financial Fitness Challenge".

Apply for a mortgage April 1 - June 30, 2007 and receive a .25% rate reduction to be used on a mortgage closed by 12/31/07.

Consult your April newsletter for more information.

# The car of your dreams. Now, how will you pay for it?

You've decided on a car and you want it now! Visit Community Resource first to save money on your car loan. Community Resource offers:

- 100% financing
- Terms to six years
- Fast approvals
- No prepayment penalties.

Apply for a loan 24/7: at [www.communityresource.coop](http://www.communityresource.coop) or by phone, toll-free at 1-866-464-2183!

\* Annual Percentage Rate. Your rate will depend upon your credit history and the term of your loan. Rates effective as of 2/26/07.



## Money-Saving Car Loans As Low As

**6.00% APR\***  
2004-2007 models/3 year term

**7.00% APR\***  
2000-2003 models/3 year term

## Save money, hassles by consolidating your student loans

Consolidate your student loans into one loan through the Federal Consolidation Program and save! By consolidating, you'll make one payment at a fixed rate.

### Benefits of Consolidation

**Convenience.** Simply put, making only one student loan payment each month is a lot easier than making a bunch of payments. Consolidating can save you a lot of time and hassles.

### Lower Monthly

**Payments.** Depending on how much you owe, you may be able to extend your repayment period up to 30 years, instead of the standard ten years. This can lower your monthly payments considerably, making it easier to pay all your bills from month to month.



**Fixed Interest Rate.** When you consolidate, the interest rate of your new loan is based on the weighted average of the interest rates of all the loans you consolidate. This allows you to lock in one rate for the entire life of your loan.

**Repayment Flexibility.** As with most other federal student loans, Consolidation loans offer deferment and forbearance options to help you out in case you have trouble making payments.

For Student Loan Consolidation, call Great Lakes Higher Education Corporation, our guarantor, at 1-800-236-6600 or visit <http://www.glhec.org> for answers to your loan consolidation questions and to access a loan consolidation calculator.

## Scholarship for college-bound H.S. seniors available

The TeenSmarts College Scholarship will award \$500 to the TeenSmarts member with the greatest financial need. To be eligible, students must be college-bound high school seniors at the time of application, attending college for the first time in the fall of 2007, and members of Community Resource Federal Credit Union. Students will be asked to attach a copy of their Student Aid Report to the application. The application deadline is April 15, 2007.

### How do students apply?

The TeenSmarts application is available on the "Applications" page of our web site, [www.communityresource.coop](http://www.communityresource.coop).



## Holiday closings

Our office will be closed for the following holidays:  
Saturday, April 7  
*Easter*



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., Wed.: 8:30 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., Wed.: 8:00 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.

[www.communityresource.coop](http://www.communityresource.coop)  
Apply for a loan 24/7:  
1-866-464-2183

