



**AUGUST** 2007

[www.communityresource.coop](http://www.communityresource.coop)

## Did you know? You have another checking option!

We've just revamped our checking program! Now we also offer an interest-bearing account called Energized Checking!

### Energized Checking

Choose Energized Checking if you want to earn a competitive rate of interest on your checking account *and* get extra perks.

- Free withdrawals at affiliated ATMs, and eight free withdrawals at other ATMs per month.
- Pays an outstanding rate — **3.00% APY<sup>†</sup>** on average daily balances of \$2,500 or more. You must maintain an average daily balance of \$2,500 to earn interest and avoid a monthly fee of \$10.
- .35% discount on loans.\*
- .25% premium on share certificates (CDs).\*\*
- Free bill pay and online banking.
- Free unlimited check writing.
- Two boxes of checks free per year, up to \$14 per box.
- Overdraft protection from savings or overdraft line with no monthly fees and Courtesy Pay.



### Energized Checking

**3.00% APY<sup>†</sup>**  
**\$2,500 or more**

### Want to switch to Energized Checking?

Switching your account takes only minutes. You can keep the same Member Connection Card. We will order new checks for you. We can also supply you with starter checks which you can use until your new checks arrive. Please note that if you use CU@Home Banking, you will not be able to view past history in your old checking account. If you're not using CU@Home Banking, e-z Pay Bill Payer, direct deposit or the Member Connection ATM/VISA Debit Card, now's a good time to add those services. Call 783-2211, ext. 252 to switch your account today!

## How to access your checking account

### Member Connection VISA<sup>®</sup> Debit/ATM Card

There's never a fee to use your Member Connection Card for signature-based purchases (press "credit"), transfers, or inquiries. You can get cash back with your purchase using your card by selecting "debit". However, you'll be charged a \$.50 fee. You'll be charged \$1 per withdrawal if you exceed your free withdrawal limit. **For information about how to use your ATM card for free visit [www.communityresource.coop/atm-webpage.pdf](http://www.communityresource.coop/atm-webpage.pdf).**

### CU@Home Banking

With CU@Home Banking you can view your account online, transfer between accounts, print copies of checks and request withdrawals by check from the convenience of your home computer, night and day, seven days a week. There's no charge for this service.

### e-z Pay Bill Payer

Want an easier way to pay your bills? Turn to us and enjoy the ease of our electronic bill payment product, and pay all of your bills from the convenience of your home computer. It's safe, efficient, member friendly, and free!

### 24/7 Phone Link Audio Response

24/7 Phone Link is our free audio response telephone system that you can use to access your account 24-hours a day, seven days a week. Use 24/7 Phone Link to check your account balance, find out what checks have cleared, make transfers and more!

# Whatever your need, we've got a home equity loan for you

Choose us if you're looking for a lender with:

- No closing costs\*
- Fixed loans/adjustable lines up to \$250,000
- Reasonable payments
- Flexible terms
- Fast approvals.

**Apply for a loan 24/7 online or call 783-2211, ext. 248!**

\*Except the mandatory NYS Mortgage Tax. \*\*Annual Percentage Rate on the Home Equity Line of Credit for the first six months. Your APR will depend upon the type of loan you choose, the loan-to-value, and your credit history. Variable rates are determined using the prime rate plus or minus a margin, with a maximum APR of 18%. Rates effective as of 7/21/07. Rates are subject to change without notice.



- Home renovations
- College expenses
- New car
- Vacation
- Bill consolidation

**As low as 4.75% APR\*\***

## Give a VISA gift card for any occasion

Take care of your gift shopping in one convenient trip to Community Resource for a VISA® gift card. With a VISA gift card, there's no more crowded shopping centers or wondering what you should buy. And, there's no more returning unwanted gifts. VISA gift cards are available for any dollar amount between \$10 and \$500.



Gift cards can be used for all of your purchases except paying for gas at the pump, hotel stays, car rentals and ATM cash advances. There's a fee of \$4 per card. Other fees that could apply 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. For more information, contact member services at 783-2211, ext. 252.



## Recent grad and need a car loan?

We offer car loans especially for first-time car buyers who have just started working or who have a limited credit history.

**Rates as low as...**

# 5.50%

**APR\* 3 year term, up to \$15,000**

**Call 783-2211, ext. 248 for details!**

\* Annual Percentage Rate. Your rate will depend upon your credit history and the term of your loan. Rates effective as of 7/21/07.

**Tickets to Great Escape on Sale at the Credit Union through September 1st: \$24 for all tickets!**

## Holiday closings

Our office will be closed for the following holiday:

Saturday, September 1 & Monday, September 3  
*Labor Day*



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](http://www.communityresource.coop)**

