



SEPTEMBER 2007

www.communityresource.coop

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 at www.communityresource.coop 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 8/7/07. Rates are subject to change

As low as

4.75%

APR**

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

Use your Member Connection Card for FREE!

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. The retailer may also charge a fee.

Here's how to get cash and avoid a fee:

1) You're allowed free ATM withdrawals each month. You can make up to four free withdrawals per month if you have Essential Checking and eight free ATM withdrawals per month if you have Energized Checking at ATMs that aren't owned by, or affiliated with, Community Resource. You'll be charged \$1 per withdrawal when you exceed your withdrawal limit. Please remember, there may be a surcharge at an ATM that is not affiliated

with the Credit Union.

2) Use our ATMs. Our ATMs are located at 20 Wade Road in Latham and in Westmere News in Guilderland.

3) Use our affiliated ATM networks. Visit our web site, www.communityresource.coop, and click on the "links" tab to find a free ATM near you.

The following ATM networks are completely free for you to use — there's no Credit Union fee and no surcharge:

- **CO-OP** - Nearly 20,000 ATMs available across the U.S. and Canada. CO-OP ATMs are located in some Cumberland Farms, Hannaford and Kmart stores in addition to other locations.
- **SUM** - National ATM access, primarily in the northeastern U.S.
- **Allpoint** - National ATM access.

Teach your teen money smarts



Community Resource Federal Credit Union's TeenSmarts Program gives your teen access to financial products under your guidance so he or she will learn how to use them before they leave home for college.

Earn more money for your future.

TeenSmarts members earn a .50% higher rate on their savings.

Their own checking account and ATM/debit card.

TeenSmarts members are responsible for making their own deposits and withdrawals and keeping track of them too. Applicants must be at least 16 and the account must be opened jointly with a parent or responsible adult.

The convenience and buying power of a TeenSmarts VISA® card.

TeenSmarts members may be granted up to a \$250 credit line. Applicants must be at least 16 years old and the credit card must be co-signed by a parent or responsible adult.

A small loan for a special purchase.

TeenSmarts members can apply for an unsecured loan up to \$500 to purchase anything they need — stereo equipment or a computer, for example. Applicants must be at least 16 years old and the loan must be co-signed by a parent or responsible adult. The loan is subject to credit approval.

TeenSmarts College Scholarship Program.

Each year, we will award one \$500 scholarship to the TeenSmarts college-bound, high school senior who demonstrates the greatest financial need.

For more information, visit our web site, www.communityresource.coop/teensmarts.htm

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[†]** 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[†]
\$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!

Ways to access your checking account

- Online banking and bill payer
- Audio response telephone
- ATM withdrawals
- Deposits at Price Chopper
- Direct deposit
- Night depository
- By phone, fax, email or in person.

Holiday closings

Our office will be closed for the following holiday:
Monday, October 8
Columbus Day



Gotta high rate loan?

It pays to refinance

- Affordable payments
- Flexible terms
- Friendly service.

Call 783-2211, ext. 248 today!

**5 will get you
\$25, and
then some!**

Spend five minutes with us to see if we can save you money by refinancing your loan, and we'll give you \$25!
Ask for details!

*One offer per person. Cannot be combined with other offers. Expires 12/31/07.



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

