



2008

July 2008

An Online Exchange

Get 5.00% APY on new 48-month Share Certificates* – Open this new certificate between July 1 and July 31, 2008 to take advantage of this great rate. All you need is a \$500 minimum deposit. Are your IRA accounts or certificates at other institutions making this kind of return? If not, stop by your nearest Branch Office or give us a call. We'll be glad to help you with transferring funds.

*New Car loans as low as 3.99% APR** now available on 36-month terms! Used Car loans start as low as 4.24% APR** on 36-month terms.* – Our rates are also good on refinancing vehicle loans from other institutions. You can apply right here online or stop into any of our offices. Check out our rates and compare.

ABCD Auto Sale coming July 24, 25 & 26, 2008 – Combine our great car loan rates with this Special Dealer Pricing and you've got a "Dream Car Deal– Come True!" As we get closer to the sale dates, visit our home page for a complete listing of participating dealers.

NEW Signature Guarantee Service now available – Often referred to as a "Medallion Stamp," your Credit Union can now provide this service for a modest fee of \$5.00. This fee is waived for all of our STAR Members.

Home Equity Lines of Credit – When used responsibly, this is a low cost and convenient source of funds that you can use to pay for college expenses, home improvements, or debt consolidations. These are just a few ideas, but just as importantly, the interest paid on this loan may be tax deductible (consult a tax advisor for details).

*APY = Annual Percentage Yield. 5.00%APY (based on 4.91% rate) is only valid on new 48-month Share Certificates opened between July 1 through July 31, 2008. A minimum deposit of \$500 is required. Higher rates will not be paid on Jumbo Certificates or to Star Members on this offer. This offer cannot be combined with any other special rate offer. Early withdrawal penalties may apply. All rates are subject to change without prior notice. Please ask for details. This rate is also available on IRA Share Certificates.

Your savings are insured up to at least \$350,000. The first \$100,000 is federally insured by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the United States Government. An additional \$250,000 of coverage is provided by Excess Share Insurance (ESI), a private corporation. Traditional and Roth IRAs are insured up to \$250,000 by NCUA, and up to an additional \$250,000 through ESI, all at no cost to you.

**APR = Annual Percentage Rate. Above rates are effective as of July 1, 2008 and are based on 36-month terms. 100% financing is available and is not to exceed manufacturer's suggested price on new or 125% of NADA trade value on used vehicles. Other vehicle loans, terms and rates are also available. The APR will be determined by your credit and term. Please ask your loan officer for more details.