



Did you know that you can get .25 to .35% off your next loan?

Your checking account qualifies you for a rate discount

Our checking accounts offer many money-saving advantages that you may not be aware of.

Loan discounts

You'll get a .35% discount with Energized Checking and a .25% discount with Essential Checking.*

Free ATM withdrawals

You'll get eight free ATM withdrawals at non-affiliated ATMs with Energized Checking and four free withdrawals with Essential Checking.

Free checks

You'll receive up to two boxes of free

checks per year (up to \$14 per box) with Energized Checking and your first order of 50 checks free (Emerald Elegance style) with Essential Checking.

Other advantages include:

- Free bill pay and online banking.
- Free unlimited check writing.
- Free ATM/debit card.
- Overdraft protection.
- Interest on Energized Checking.

To apply for a loan and get your discount, contact the Loan Department at 783-2211, ext. 248.

*Applies to vehicle loans, personal loans and lines, home equity loans, and motorcycle, boat and RV loans and cannot be combined with other rate incentives.

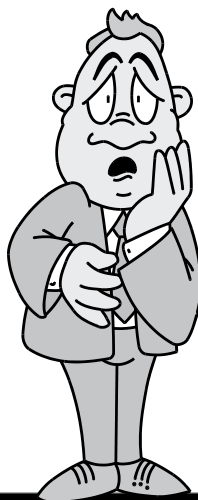
You're paying too much for dealer financing

Most people are surprised to find out how much they would have saved by financing with Community Resource. You can avoid being pressured by the dealer by getting **pre-approved** before you car shop. We offer:

- Fast approvals.
- Affordable payments
- 100% financing
- Terms to six years.

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

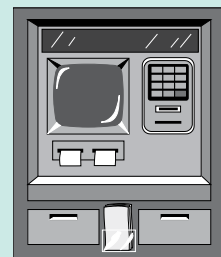
*Annual Percentage Rate. Your rate will depend upon the term of your loan and your credit history. Rates effective as of 10/15/07. Rates are subject to change without notice.



Rates as low as
4.875%
APR*

Want to avoid costly ATM surcharge fees?

You may have heard that Bank of America is raising its ATM surcharge fee to \$3.00. As a result, ATM bank surcharge fees are expected to rise across the country.



BUT, you can avoid those costly fees by using your Community Resource Member Connection ATM/VISA® Debit Card at any of the 32,000 surcharge-free Allpoint ATMs.

To find an Allpoint ATM near you, visit <http://www.allpointnetwork.com>.

Did you know...

There's an easy way to make ATM deposits with your Member Connection ATM/Visa® Debit Card! You can make deposits at Price Chopper's customer service counter. 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!

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.



Payment Example:

\$89*

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

* Payment based on a \$1,000 loan with 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.

Want to open another savings account type?

If you're interested in opening a Money Market Account, Vacation or Holiday Club, Special Share or CD, all you need to do is call — There are no forms to complete! We've recently changed our policy to make the savings application process simpler for you.

So, call Member Services at 783-2211, ext. 252 when you're ready to open a new savings account.

Holiday closings

Our office will be closed for the following holidays:

Monday, November 12
Veterans' Day

Thursday, November 22
Thanksgiving



Got high rate loans?

It pays to refinance your car, credit card, personal, or home loan!

- 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!

Members get discounts on Sprint/Nextel calling plans

We have an arrangement with Sprint and Nextel that will save you money on your cell phone bill. Credit Union members will get a 10% discount off of Sprint and Nextel service plans. The discount also applies to current Sprint and Nextel customers. To get your discount, call Lisa Vickers at 518-542-2055. The discount will take up to two billing cycles to take effect.



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


communityresource
Federal Credit Union

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

