



AUGUST 2008

Go on! Take the money and run!

Get **\$50 CASH** when you refinance your higher rate vehicle, personal, or home equity loan from another financial institution!

- Minimum balance of \$5,000 required
- Hurry...limited time offer!

* Contact the Loan Department if your loan is currently financed through Community Resource. Subject to credit approval. Cannot be combined with other offers.



MoneyRules! teaches teens how to be money-smart

Community Resource Federal Credit Union's **MoneyRules! for**

Teens offers teens ages 13-17 access to financial services under their parent's guidance along with educational materials. The program strives to teach teens how to be smart financial consumers

— before they leave high school and set out on their own.

- **MoneyRules! one-year CD** with a .25% higher rate than our regular one-year CD, \$100 minimum opening deposit, and you can make deposits into the CD at any time up to \$30,000 per term. For rates, visit www.communityresource.coop/rates.htm.
- **MoneyRules! Checking and ATM/**



Visa® Debit Card for teens who are at least 16 years old.

- **Two Visa credit card** options to choose from.
- **Student loans** to help pay for college.
- **MoneyRules! \$1,000 College Scholarship.** Awarded based on financial need.
- **Complimentary educational materials** on financial products, money management, credit scores, and checking accounts.
- **Quarterly drawings** to win gift cards when you complete each online course in the Guides to Independence.

For more information about MoneyRules!, visit www.communityresource.coop.

Looking for a great rate on a CD?

If you have Energized Checking, you're eligible for a .25% rate premium on Community Resource share certificates (CDs).

- Choose from our Regular CD, our Money Mover CD, or our Member Select CD where you choose the term. We also offer the Scottie/MoneyRules! CD for children up to age 17 that allows you to make deposits at any time, up to \$30,000 per year.
- Terms from six months to five years, depending upon the type of CD you choose.
- Minimum opening deposits as low as \$500 (on regular CDs).
- Ability to withdraw interest monthly (will reduce your earnings).

We offer very competitive rates. Call 783-2211, ext. 252 for information.

Traveling with your Community Resource VISA credit card?

Before you leave on your trip, call to let us know. Your account is covered by fraud protection which will detect unusual account activity and block your account making it unusable. However, if you notify us in advance, we can override fraud protection and prevent it from happening. For more information, call card member services at 1-800-558-3424.

Is this your situation?

- ✓ I need a car.
- ✓ I have some credit problems.
- ✓ I can't get a car loan.

We've helped people just like you!

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



We have money to lend!

Choose us for...

- Affordable payments
- Friendly service
- Flexible terms
- Fast turnaround



Save money by lowering your car loan APR

In this tough economy, consider re-financing your car loan from another financial institution with Community Resource to save money. Maybe your original car loan came with a high Annual Percentage Rate (APR) and now you've got a better credit rating or current rates are lower. Just lowering your loan's APR by a percentage point or two can save a lot of money — in your monthly payment and in total interest over the life of the loan. For example, our Loan Officer, Elissa, refinanced a car loan for Ted. Ted originally got the loan from a bank with an APR of 11%. Elissa lowered Ted's rate to 6.875% and reduced his payment by \$360 per year — which will help him pay for gas!

For a limited time, **when you refinance a car loan of \$5,000 or more, you'll get \$50 cash!** (See the offer on the front page for details.)

Membership has its perks!

We appreciate your business! One way to thank you for your support of the Credit Union is by setting up agreements with organizations to offer you money-saving discounts. We currently offer discounts to Regal Cinemas, Great Escape and Sprint.

Regal Cinemas

We're selling Premiere Super Saver tickets for \$7 (a savings of \$3 off regular admission) and the Ultimate Premiere Movie Pack for \$24 which includes two unrestricted tickets and a \$10 gift certificate for concessions or more tickets.

Great Escape

We sell Good Any Day tickets to Great Escape for \$24 (a savings of \$15.99 off general admission).

Sprint/Nextel

Get 10% off regularly priced Sprint and Nextel service plans. Ask for the "credit union member discount". The discount applies to new and existing customers.

Are you using our free online services?

CU@Home Banking

- Account balances/histories
- Transfer between accounts
- Print cancelled checks
- And more!

e-z Pay Bill Payer

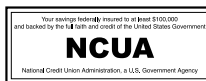
- Pay an unlimited number of bills per month
- Less expensive and easier than writing and mailing a check.

For details, call 783-2211, ext. 252.

Holiday closings

Our office will be closed for the following holidays:

Saturday, August 30 &
Monday, September 1
Labor Day



The friendly place to bank
Office hours

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**