

Dollars & Sense

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CAMC Federal Credit Union



CAMC Federal Credit Union

**3400 MacCorkle Ave., SE
Charleston, WV 25304
Phone: (304) 388-5700
Fax: (304) 388-5730**

**Key-24: (304)388-5724
www.camfcu.org**

Holiday Closings

Your Credit Union will be closed in honor of the following Federal holidays, October through January:

October

Columbus Day Monday, Oct. 12

November

Veterans Day Wednesday, Nov. 11

Thanksgiving Day Thursday, Nov. 26

Day after Thanksgiving Friday, Nov. 27

Special Hours Lobby closed

Drive-thru normal hours 7:15am-5:45pm

December

Christmas Eve Thursday, Dec 24

Special Hours Lobby closed

Drive-thru closes at 1pm

Christmas Day Friday, Dec. 25

January

New Years Day Friday, Jan. 1

MLK, Jr. Day Monday, Jan. 18

As always, you have **24-hour access** to your account information via CU-Online and Key-24 along with access to collected funds on deposit via our Visa Check Card and check writing privileges.

Holiday Loans

Need extra cash for the holiday season? Take advantage of our Special Holiday Loan Promotion starting Nov. 1st - Dec. 15th. Apply for holiday cash amounts of \$500-\$1500 to make your holidays a little merrier. Repayment begins the first pay in January thru October 2010. Special rates will be offered. All loans are subject to credit approval and a non-refundable processing fee. Contact our loan department at 304-388-5700 for more details.

Monthly Loan Statements

Recent changes in regulations require us to send monthly statements on certain loan agreements and disclose your payment amount as a monthly amount with a monthly due date. If you have elected E-Statements, you already receive a consolidated monthly statement which includes all your deposit and loan accounts as a benefit of E-Statement election; however the new disclosure of a monthly next payment due date and amount has been added to your account records. We have elected to set monthly next payment due dates at end-of-month for disclosure. If you have elected bi-weekly or semi-monthly payments, this change will not impact your automated payment elections, and future monthly next loan payment due dates will be updated accordingly as your payments are posted. For the very few members who have elected monthly payments via coupon, you may continue to use existing coupons or contact us for further instruction.

Score Big With a Credit Union Loan

You'll tailgate in style with a new vehicle financed through your Credit Union. It's a *Win-Win* situation when you choose the manufacturers rebate and select financing with your credit union. You'll enjoy: Competitive rates, optional loan enhancement products at significant savings, fast service, convenient payment options and in-house decision making. Our current auto loan rates are:

- **New vehicles as low as 3.99%-6.99% APR*.**
- **Pre-Owned vehicles (2010-2008) as low as 3.99%-7.24% APR***
- **Pre-Owned vehicles (2007-2006) as low as 4.99%-7.99% APR***
- **Financing of older models also available.**

* Actual Annual Percentage Rates (APRs) charged and maximum terms ranging from 36-72 months are based on your credit history score, model year, loan-to-value, amount financed, term and payment method elected. Contact our loan staff for information. All loans are subject to credit and underwriting approval. Rates are accurate as of September 15, 2009 and are subject to change.

Your Credit Union now offers Quicken!

Your Credit Union continues to work on service enhancements to increase convenience for you. We now offer free download into Quicken and Microsoft Money to help you manage your personal finances. To take advantage of this service enhancement within CU Online (NetBranch), go to Download Options at the bottom of your Account History.

Entertainment Books for 2010 Now Available

Save money on dining, entertainment, hotels, car rentals and more? Simple purchase your copy of the 2010 Entertainment Book at your Credit Union for \$25. The 2010 Entertainment Book offers discounted savings from many merchants. Makes a great gift idea!

Together, We Make a Difference!

Second Chance Loan

Financed an auto elsewhere? Refinancing at your CU could save you **time** and **money**. We want to offer you a “**Second Chance**” to get financing at your CU because your business is important to us.

Loans are our lifeline - generating income to support the products and services we provide you.

Taking advantage of our “**Second Chance**” loan is easy. Call (304) 388-5700 or stop by the CU and we’ll take it from there. Under our Second Chance program, you can experience the Credit Union Difference with these great benefits:

- We’ll match your current loan payment or lower your payments subject to credit and underwriting approval.
- Refinancing of model years 2007-2010 at rates as low as 4.99% to 7.99% APR as of 8/21/2009.
- Experience convenient payroll deduction loan payment options.
- Enjoy 24-hour access to your loan information via Key-24 and CU-Online
- Receive a monthly statement of loan activity

Beware of Scams...

Phishing attacks and hackers are becoming more sophisticated with their scams. CAMC Federal Credit Union takes educating our members about these scams very seriously. Please visit our website at www.camcfcu.org or CU-Online messaging for tips on how to avoid becoming a victim of fraud or feel free to visit your Credit Union for more information.

A Home Equity Loan Can Be Your Lifeline

As its name implies, a Home Equity Loan uses the equity in your home to serve as collateral for a loan. Home Equity Loans are very favorable in terms of interest rates and you can establish a line of credit to draw upon as needs arise. **The interest you pay may be tax deductible** (check with your tax advisor). Call us today at 304-388-5700 to discuss your options.

Here is a list of some possible Home Equity uses:

- * Education/Tuition
- * Medical Emergencies
- * Home Improvements
- * Wedding
- * Debt Consolidation
- * Major Repairs
- * Any Major Purchase



Enroll Now For E-Statements

Tired of waiting for your statement to arrive in the mail? Get that statement faster with the election of our E-Statement Service!!! You’ll save time and reduce your paper-work by choosing to receive your statements electronically instead of via U.S Mail. It’s safe, secure and you’ll be confident in knowing your account information is available at your fingertips when you want to review it. E-Statements are available FREE to all members who elect to enroll in the program.

For questions about this product, please contact our member service department at 304-388-5700.

Striving to build deposit and credit relationships

.....Every Day!

Christmas Savings Plan Account Payout

As a reminder to participants in the Christmas Savings accounts, the time to reap the rewards of your diligent savings is near. The Christmas Savings account is scheduled to payout on Friday October 30, 2009. As always, the funds will be deposited into the account you designated at enrollment or your Prime Savings if you did not designate an account.

If you wish to open an account or make changes to an existing Christmas Savings account, please contact the Credit Union at 304-388-5700. Changes should be made by November 13, 2009 to avoid early withdraw penalties. Current participants who do not wish to make any changes to their existing accounts need not take any action and 2010 accounts will begin with the first payday in November. Payout for 2010 Christmas Savings accounts has been set for October 29, 2010.

We May Be Calling

To ensure we can continue to reach you timely whenever fraud is suspected, the next time you conduct business with the CU, please take a minute to confirm your contact information with us including:

- * Primary phone number (i.e. home, work, and cell)
- * Address

CU Direct Deposit – Set it and Forget it!

- * Direct your earnings into checking for immediate availability.
- * Direct your payments toward low interest home or vehicle loans.
- * Direct your short term savings into Christmas, vacation or school accounts.
- * **Direct your concerns away from postage, traffic and deadlines.**

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
United States Government
NCUA
National Credit Union Administration.