

Your Money & You



Fall 2005

News & Information for ECU Members

3 Cheers for Home Banking

Over the past few months, 50 members of Everett Credit Union were asked to act as “pilot users” for our new online banking services. Overall, the response has been very positive and we hope all our members take advantage of this new, convenient service.

Members are saying...

“Banking online is convenient! If I don’t have time to make a trip to the credit union, I can view all my accounts and manage my finances from my home computer.”

- Kristie Deloreto

“Online banking is so easy! The Web site is user-friendly and easy to navigate. I love it!”

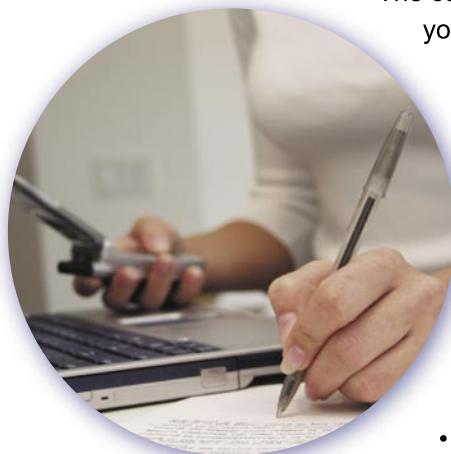
- Brijesh Patel

“It’s great to know that I have access to all my accounts 24/7 - from home, my office - wherever. I would definitely recommend taking advantage of this convenient service.”

- Mark Sylvester

Home Banking is Here!

Fast, Easy Access to Your Finances



The convenience of home banking is at your fingertips! Now you can do your banking and manage your finances whenever you want from wherever you are. With Everett Credit Union’s NEW Home Banking, you will have complete access and total control of your finances.

With our new online services you can:

- Check account balances
- Review account activity
- View account summary
- View detailed account history
- Transfer funds between accounts
- And much more!

Sign up today! Stop by our office or contact a member services representative at (800) 287-1189. The professionals at ECU will always be here to help you with all your banking needs.

Coming Soon – IRAs

Watch for Details

To meet the financial needs of our members, Everett Credit Union will begin offering IRAs in the fourth quarter.

IRAs can help you save for retirement or reach your other long-term goals. There are many great benefits you receive with an IRA – you may be able to deduct your contributions in whole or in part early, depending on your circumstances, and earnings are generally not taxed until you take a distribution. They also provide a safe way to save, while earning competitive market interest rates.

We look forward to offering this product to our entire membership.

Watch for more details on our Web site and in upcoming statements, about the types of IRAs, rules about contributions and withdrawals, and the potential tax impacts of saving with IRAs. In the meantime, if you have any questions, please contact a member services representative.



**Early Birds Love
Our Drive-Up Window**

To help you get a jump on your day, our drive-up window opens at 7:30 a.m. on weekdays.

HOURS OF OPERATION

Lobby Hours

Monday – Wednesday

8:30 a.m. – 4 p.m.

Thursday

8:30 a.m. – 6 p.m.

Friday

8:30 a.m. – 5 p.m.

Saturday

9 a.m. – 12 Noon

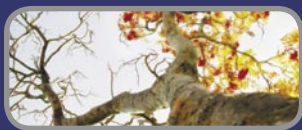
Drive-Up Hours

Monday – Friday

7:30 a.m. – Closing

Saturday

9 a.m. – 12 Noon



Holiday Closings

Columbus Day

Monday, October 10th

Veterans' Day

Friday, November 11th

Thanksgiving Day

Thursday, November 24th

Christmas Holiday

Monday, December 26th

New Years Holiday

Monday, January 2nd

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We welcome your comments – e-mail the editor at csmith@everettcu.org.

New Entrance to Everett Credit Union

Enter Parking Lot from Raymond Street



Everett Credit Union has a new entrance. The City of Everett and the MBTA are moving the bus stop in front of Everett Credit Union and installing a bus shelter. Therefore, the entrance from Broadway will be closed. From now on, members must enter the parking lot from Raymond Street and exit via Chestnut Street. We apologize for the inconvenience and look forward to the completed construction!

Need Some Help With Next Year's Wish List?

Open A Holiday Club!

Do the holidays stretch your budget to the max? Wouldn't it be great to have some money set aside for next year? Start saving for the holidays in an Everett Credit Union holiday club. We can even set up your deposit through payroll deduction or direct deposit. Then November 1st, we'll deposit your holiday club money into your savings account – just in time for the holidays!



To open a holiday club, stop by our office or contact a member services representative at (800) 287-1189.

Donate to Hurricane Victims

Donations Accepted At Our Branch

Everett Credit Union will be accepting donations for the victims of the recent Hurricanes. If you would like to make a contribution, please give your donation to any one of the tellers. They will provide you with a receipt for your tax-deductible donation. Please give what you can. Our hearts go out to all the victims of this natural disaster. Make a difference now by supporting organizations on the ground helping those affected by the Hurricanes.

