



Your Money & You

FALL 2006

News & Information for ECU Members

Guessing Game Givaway

As part of our 80th Anniversary celebration, we're giving all members the opportunity to win a fantastic prize! Until November 30th, you can stop by Everett Credit Union and participate in our "sweet" guessing game. Look for a jar of candy in our lobby and make your best guess as to the amount of sweet treats inside. Whoever is closest to the actual amount will get to choose from an assortment of great prizes from Everett Credit Union.

Stop by the credit union today and make your guess! You could be the big winner!

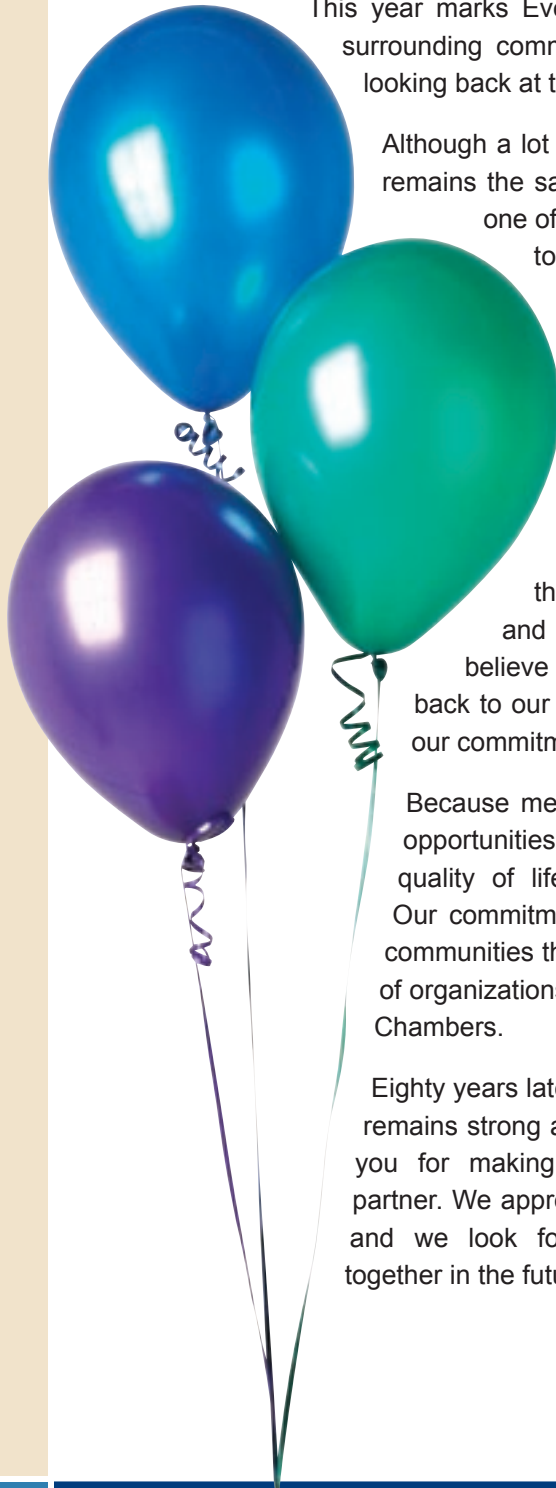
Everett Credit Union...80 Years Old and Going Strong!

This year marks Everett Credit Union's 80th year serving Everett and the surrounding communities. As we celebrate this milestone, we are also looking back at the very beginnings of our credit union.

Although a lot has changed over the past eighty years, one thing that remains the same is the spirit of Everett Credit Union. Even in 1926, one of the guiding principles of our credit unions' founders was to give members an opportunity to "save money in small amounts and to obtain loans at moderate rates of interest and for purposes which promise to be of benefit to the borrowers." Everett was, and still is, cooperative. Today, members can put their money in a variety of savings and investment accounts. Those funds are then lent to other members wishing to borrow money. The amount borrowed is repaid with interest, and after operating expenses and reserve requirements are fulfilled, the remaining loan is returned to members as dividends and other forms of financial services. Like our founders, we believe in people helping people and we are dedicated to giving back to our members. Times change and technologies change, but our commitment to serving our members is constant.

Because members are the credit union, we are constantly seeking opportunities and engaging in activities that make a difference in the quality of life for our employees, members and our community. Our commitment to service extends beyond our doors and into the communities that surround us. Our staff is actively involved in a variety of organizations including Rotary, Kiwanis, and the Everett and Malden Chambers.

Eighty years later, Everett Credit Union remains strong and we want to thank you for making us your financial partner. We appreciate your support and we look forward to growing together in the future!



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 9th

Veterans' Day

Saturday, November 11th

Thanksgiving

Thursday, November 23rd

Everett Credit Union

650 Broadway

Everett, MA 02149

Phone: 617.389.9000

Toll Free: 800.287.1189

Fax: 617.381.6231

www.everettcu.org

Your Money & You is published by
Everett Credit Union for our members.
We welcome your comments – e-mail the
editor at csmith@everettcu.org.



Congratulations Cheryl on 20 Years of Service!



Everett Credit Union is excited to announce that Cheryl L. Smith, Assistant Vice President, Operations, is celebrating 20 years of dedicated service at Everett Credit Union.

Cheryl joined Everett Credit Union in 1986 as a Teller. Since that time Cheryl has worked in various departments of the credit union, sharing her knowledge and expertise. As our current AVP of Operations, Cheryl organizes and directs the daily operation of the member service area and cash tellers, ensuring that all members receive prompt, courteous and efficient service. She also works closely with our staff, training them on new policies, programs, products and regulatory changes that affect the operating functions of the credit union.

Over the years Cheryl has devoted much of her time to local causes such as the Everett Kiwanis, and she is also a licensed Massachusetts Notary Public. The entire staff at Everett Credit Union thanks Cheryl for her hard work and dedication, and we look forward to working with her for another 20 years!

We Have Just the Credit Card You're Looking For!

When you have a balance on your credit card, the bill comes every month – just like clockwork. And if you're like most people, you pay the amount due and dream of the day you'll be done paying off your credit card. But have you ever taken a closer look at your credit card bill? How much is your interest rate? Are you paying unnecessary fees? Many credit card holder's fail to notice how high their interest rate is. Take a closer look, and you'll see that with a high interest rate (sometimes up to 21%!), most of your monthly payment is going towards finance charges instead of paying down your balance.

Now, here's some good news. Everett Credit Union has just the credit card for you, at a low 11.9% APR! You can consolidate all your high interest credit card debt to our low-rate card. No hidden fees. No gimmicks. Just more savings for you.

In addition to superior financial flexibility and freedom, our Visa® card features:

- **No annual fee**
- **25-day grace period on purchases**
- **Worldwide acceptance at more than 400,000 Visa®/PLUS ATMs and at more than 305,000 Visa® member offices**

Applying is fast, free and confidential. Just stop by our office or apply securely online at www.everettcu.org. It just doesn't get any simpler!

