



Your Money & You

SPRING 2007

News & Information for ECU Members

Marjorie Hubert Celebrates 25 Years of Service

Everett Credit Union is pleased to announce that Marjorie Hubert, Consumer Loan Officer, is celebrating 25 years of dedicated service at Everett Credit Union this month.

Marjorie joined Everett Credit Union in 1982 as a Teller. Since then, she has held a variety of positions in the Credit Union loan department. Throughout her time with Everett Credit Union, Marjorie has developed a close relationship with staff and members alike, making her an invaluable asset for our credit union.

In her spare time, Marjorie enjoys traveling, shopping, spending time with her seven grandchildren, and cooking. She was born and raised right here in Everett, and continues to live here.

The entire staff at Everett Credit Union expresses our gratitude to Marjorie for her hard work and time with us. Please join us in congratulating Marjorie on 25 years of service.

Electronic Services...Easy, Fast and Stress-Free

Electronic services from ECU make it easy and convenient to bank anytime, anywhere. Just go to www.everettcu.org – 24 hours a day, 7 days a week – to manage your finances! Please remember that electronic services are not offered in lieu of the services you can get if you prefer to come in and speak with someone directly, but rather are to be used at your convenience, when you don't have the time to make the trip in. At Everett Credit Union, we're about making things easier for you.

What's Available NOW!

With ECU's Home Banking, you can quickly and easily:

- View your account balances
- Transfer funds between accounts
- Make loan payments
- Check transaction history
- **NEW** – View check images



So next time you need to find out how much you paid for groceries last month, see if your nephew cashed the check you sent him for his birthday last month, or see if you remembered to pay your cell phone bill, log-on to the Web site and see for yourself. It's that simple.

What's Available 2nd Quarter



Coming soon, members will have an online bill pay option available to them under the Home Banking link. Soon they will also have their monthly statements delivered electronically.

Online eStatements and bill pay! Online bill pay is a secure environment that allows you to:

- Pay all your bills from a single, user-friendly web site
- Schedule one-time or recurring payments
- Control when bills get paid
- Save money – no more stamps to buy!

With eStatements, your monthly statements are delivered to you by e-mail. Not only will you receive your statements sooner, but you won't have to worry about your personal financial information being lost in the mail!

At ECU, you have the best of both worlds – easy, stress-free electronic banking services AND the dedicated personal attention you deserve! To sign up for electronic services, contact us today at 800-287-1189.

**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

Memorial Day

Monday, May 28th

4th of July

Wednesday, July 4th

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Everett Credit Union for our members.
We welcome your comments – e-mail the
editor at csmith@everettcu.org.



ECU is Getting a Coin Machine!



ECU has ordered a coin separating machine for members to use free of charge in the ECU office. Members can anticipate the coin machine in April, and are encouraged to bring in all the spare change you've saved up to put the machine and your coins to work.

ECU Holds 1st Time Home-Buyer Seminar



Are you sick of hearing your noisy neighbors in the middle of the night? Want to be able to wash clothes without worrying that someone is going to take them out of the dryer before they are done? Are you just ready for a home you can paint when you want and decorate without worrying what the landlord is going to say? Are you looking for your first home but are left confused about securing financing? Debating on whether or not to use a real estate agent? Wondering what to do about insurance?

Everett Credit Union will be holding a seminar for first time home buyers on April 25, 2007. The seminar will start at 6:00 p.m. at the credit union and will last approximately an hour and a half depending on attendee participation.

The seminar will feature:

- Discussion of the mortgage process with Credit Union staff and Homestead Mortgage
- Discussion of the purchase process by REF Realty-Malden, MA
- An attorney will provide details of the closing process
- An insurance representative will be available to discuss options for home owners' insurance.



Secure your spot today by calling a member service representative directly at **617.389.9000**.

Is Your Credit Card Rate Too High?

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.

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

- **No annual fee**
- **25-day grace period on purchases**
- **Rewards Program**
- **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!