



# Your Money & You



SPRING 2009

News & Information for ECU Members

## New Security Feature Protects Members



Everett Credit Union has learned that a series of fraud rings abroad are actively targeting Visa® Debit cardholders for the purpose of conducting fraud on their accounts. These incidents have caused ECU and other financial institutions to take preventative action.

So, as part of our ongoing effort to protect you, our members, all international transactions on your Visa® Debit card will automatically be blocked. If you will be using your Debit card while abroad, you must notify Everett Credit Union in writing to have the block removed.

Please be assured that ECU's systems and databases are secure, and they are not the cause of these occurrences. Feel free to call us with any questions.

## Scholarship Applications Available Now!

### Apply Today to Earn and Learn!

Everett Credit Union will once again be awarding one or more \$1,000 scholarships in honor of Joe Fisher, who served as the Credit Union's President and Chairman from 1930 to 1990.

The scholarship is available to any Everett resident who will be graduating high school in 2009 and will be attending college or another accredited post education program in the fall of 2009. One or more \$1,000 scholarships will be awarded to public or private high school graduates who have been residents of Everett for a minimum of one year.

Applications are available at local high schools and at the credit union. They must be returned to the credit union at 650 Broadway by no later than May 23, 2009.

Congratulations to all graduating seniors! We wish you the best of luck with all your future endeavors.



### Children's Book Drive: Share a Story!

Help improve the lives of children by sharing the gift of your new and used books. During the month of April, we'll be collecting new and used books at the ECU Lobby and then distributing them to non-profit agencies in the local community. ECU is a member of the Massachusetts Credit Union League, which has partnered with the Massachusetts Coalition for the Homeless in promoting this statewide project. The Children's Book Drive is a great opportunity to help build a better tomorrow for children and our society. Yes, your books do make a difference!



**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 25<sup>th</sup>*

Independence Day  
*Saturday, July 4<sup>th</sup>*

**Everett Credit Union**

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*Your Money & You is published by  
Everett Credit Union for our members.  
We welcome your comments – e-mail the  
editor at [jcaines@everettcu.org](mailto:jcaines@everettcu.org).*



**Employee Promotions**

Everett Credit Union is pleased to announce our most recent promotions:

- Robin Melo was promoted to Senior Member Service Representative
- Evy Farren was promoted to Accounting Manager
- Colleen Twinem was promoted to Vice President, Operations
- Janis Caines was promoted to Vice President, Administration

Congratulations to all! You are a vital part of our success, and we thank you for your hard work and dedication to Everett Credit Union!

**Put Your Equity to Work!**



Over the years, you've put a lot of time and energy into your home. Isn't it time you took a break and let your home do some work for YOU?

With Everett Credit Union's low interest rates on home equity lines of credit (HELOC loans), you can relax and let the equity you've built up on your home work for you. You can buy that new car, take that much-needed vacation, pay for a wedding or even tackle a remodeling job.

We offer competitive rates, easy application processes and the advice of our knowledgeable staff.

**Benefits of Home Equity Financing**

Low interest rates and tax advantages make home equity financing a smart decision.

- **Flexibility** – Borrow for any purpose: debt consolidation, home improvement, college tuition, whatever you need.
- **Lower rates** – Borrow at lower rates than with personal loans and credit cards.
- **Tax benefits** – The interest on Home Equity Loans is generally tax deductible, within certain limits. Chances are you're paying much more on other personal loans and credit cards – without the tax benefits of a Home Equity Loan. Contact your tax advisor to learn more.

**Home Equity Line of Credit Benefits**

- **Low rates** – as low as **3.25%\***
- **Flexible repayment** – Pay the minimum amount due or the entire balance.
- **Flexible terms.**
- **Borrow only what you need** – Write yourself a loan with convenient checks to access your line of credit when you need it.



To apply, call to schedule your no-obligation appointment with one of our friendly Financial Service Representatives. Or apply by fax – just call us and we will fax an application package to you. Call today or apply online at [www.everettcu.org](http://www.everettcu.org)! Your dreams are a home equity away!

\*Subject to change.