

# Your Money & You

**SPRING 2010***News & Information for ECU Members*

## New Quarterly Reward Drawing!

**It Pays to Sign up for Online Services!**

Everett Credit Union offers great online services to make your banking experience as fast, easy and convenient as possible. That's why we encourage you to enroll in Home Banking, e-Statements and Bill Pay. All members enrolled in our e-products will be entered into our quarterly reward drawing, and one member will be randomly selected as a winner of an American Express® Gift Cheque!



So sign up for our Home Banking, e-Statements and Bill Pay for the ultimate in banking convenience... and the chance to win an American Express® Gift Cheque!

## Joseph Fisher Memorial Scholarship

**Applications Available Now!**

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 high school senior residing in Everett for the past year, graduating from public or private high school in 2010 and accepted into and attending college or another accredited post education program starting fall 2010.

Applications are available at local high schools and at the credit union. They must be returned to the credit union at 650 Broadway no later than May 1, 2010.

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

## Annual Children's Book Drive

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. So share a story – because yes, your books do make a difference!



**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 31<sup>st</sup>*

Independence Day

*Observed Monday, July 5<sup>th</sup>*

**NCUA & MSIC Insurance Coverage**

The temporary increase in NCUA Share & Deposit Insurance Coverage on all accounts up to \$250,000 continues through 2013. Shares and deposits of this credit union in excess of the NCUA limit are insured by the Massachusetts Credit Union Share Insurance Corporation (MSIC) up to the limits set by Massachusetts law. Learn more at [NCUA.gov](http://NCUA.gov) and [MSIC.org](http://MSIC.org).

**Everett Credit Union**

650 Broadway

Everett, MA 02149

Phone: (617) 389-9000

Toll Free: (800) 287-1189

Fax: (617) 381-6231

[www.everettcu.org](http://www.everettcu.org)

**Student Driver Education Loans**

If your child is ready to get behind the wheel, we have some good news for you: Everett Credit Union is now offering financing for Driver Education Programs. Parents can apply for a Driver Education Loan at a low rate of 8.99% APR.\*

**Terms:**

- \* One-Year Term/\$1,000 Maximum
- \* Copy of Driving School Invoice
- \* Check will be Payable to Driving School

For more information or to apply, call ECU at (800) 287-1189, visit us online at [www.everettcu.org](http://www.everettcu.org) or stop by Everett Credit Union at 650 Broadway, Everett, MA.



\*Annual Percentage Rate (APR) effective as of 11/05/2009. A \$1,000 loan with a one-year term will result in 12 payments of \$87.44. Equal Opportunity Lender. Subject to membership requirements.

**Haiti Earthquake Relief Fund**

City of Everett Establishes Fund at ECU

In response to the devastating earthquake that shook Haiti on January 12, the City of Everett has established a Haiti Earthquake Relief Fund at Everett Credit Union. Donations are now being accepted. The Haiti Earthquake Relief Fund will provide effective, accountable and timely financial support to trusted organizations working in the affected area. Please contact ECU for more information or to make a donation. No matter how large or small, your gift will help make a difference!



**Welcome Board Members and Officers**

Welcome 2010 Board Members and Officers elected at the Annual Meeting held on February 16, 2010.

**2010 Board Members**

- Albert N. Spadafora, President & Chairman
- Sumner Green, Vice Chairman
- Domenic Fermano, Treasurer
- Leonard S. Wollins, Clerk
- Lorraine S. Danca
- John F. Hanlon
- Lester R. Morovitz
- John V. White

**New Board Member**

Alfred J.F. Lattanzi

