



# Your Money & You



SUMMER 2007

News & Information for ECU Members

## Online Bill Pay Now Available to all Members

Six Everett Credit Union members enrolled in the bill pay pilot to test our new online bill pay feature. We're pleased to announce that after the completion of the pilot period, we are now able to offer bill pay to all of our members!

Online bill pay is accessed through our Web site, [www.everettcu.org](http://www.everettcu.org), then click on "Home Banking." It's a safe, secure process. From online bill pay you are able 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!

We'd like to encourage everyone to sign up for online bill pay! It's safe, easy and best of all, convenient! You can pay your bills from anywhere, anytime you have access to the Internet: it doesn't get much better than that!



## Protect Yourself from Overdrafts and Fees – Establish Overdraft Protection On Your Everett Credit Union Checking Account

It could be something as simple as forgetting to write down a check or entering a deposit twice. We've all been in the unfortunate situation of not having as much money in our checking accounts as we thought, and end up with an overdrawn account.

Not only is an overdrawn account embarrassing, but it's also quite costly. Non-sufficient funds (NSF) fees, an overdraft fee... they all add up! So what can you do to protect yourself?

### Set up overdraft protection on your checking account.

With overdraft protection, we would pay your check up to a pre-established amount (individually based on credit history with Everett Credit Union). This would save you both the NSF fee and the embarrassment of having your check returned.

Talk to an Everett Credit Union Member Service representative today about setting up overdraft protection on your checking account.



## 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

Independence Day

Wednesday, July 4<sup>th</sup>

Labor Day

Monday, September 3<sup>rd</sup>

### Everett Credit Union

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editor at [csmith@everettcu.org](mailto:csmith@everettcu.org).



## Everett Credit Union awards First Annual Joseph Fisher Memorial Scholarships to Two Local Students

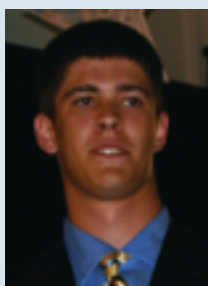
The Everett CU's Board of Directors formed a scholarship in memory of Joseph Fisher, who served the Credit Union as its President and as Chairman from 1930 to 1990. Throughout his 60 years of service he maintained a tireless dedication to Everett CU. With this in mind, they established this scholarship to remember both Joseph and his belief in the credit union philosophy of "people helping people."

The scholarship was open to any Everett resident who would be graduating High School in the spring of 2007 and planning to attend college or other accredited secondary education program in the fall.

The credit union received many qualified applications from local area high school students, and selected two students to receive this scholarship.



**Christina Ragucci** of Everett High School received one of the scholarships awarded by Everett Credit Union. Christina was accepted at both Wentworth Institute and Merrimack College, and plans to major in Architectural Engineering. She graduated in the top 20% of her class, with many community service and extracurricular activities to her credit. She was a member of Big Brothers/Big Sisters, the M.S. Cancer Walk, 911 Memorial Service, Everett High School Basketball and outdoor Girls Track.



**Matthew Flagg** was also awarded a scholarship from Everett Credit Union. Matthew will be attending Eastern Nazarene College where he is planning on majoring in Criminal Justice. Matthew graduated in the top 30% of his class, and has been involved in numerous community service and extracurricular activities, several of which have set him up for his future studies, including Everett Crime Prevention, T.A.G. (Together Against Graffiti) Volunteer, and National Night Out Volunteer. He was also active in many sports, student council, Youth for Christ, and the Yearbook Committee.

Please take an opportunity to congratulate both Christina and Matthew on a job well done!

## Coin Machine



If you haven't used the new coin machine yet, you should change that.

Everett Credit Union put in a coin machine for our members' benefit just over a month ago, and it has received many favorable comments. If you haven't stopped in with your spare and saved change to make use of the new machine, you need to change that.