

Your Money & You

WINTER 2007*News & Information for ECU Members*

Paul Rosenthal Celebrates 25 Years of Service

For the past 25 years, Paul Rosenthal has served as Director of Everett Credit Union and Treasurer for the Board of Directors. With over 30 years of corporate accounting and financial leadership experience, Paul has played an integral role in the success and growth of Everett Credit Union. His expertise in such areas as cash flow management, financial statement preparation and analysis, and expense and administrative management has proven to be truly invaluable. Paul received his Bachelor of Arts degree from Harvard College and is also a Certified Public Accountant. When not serving as Director of Everett Credit Union, Paul enjoys playing golf, tennis and traveling. Thanks, Paul, for 25 great years!

Three Members Win Big in Anniversary Contest!

Everett Credit Union is excited to announce the winners of our recent contest celebrating the 80th Anniversary of ECU. Members had an opportunity to guess the number of mints in a giant Mason jar sitting in the lobby of our Broadway office. Daniel Oliver, a Winchester resident, was the closest with a guess of 1,713 – just 13 pieces shy of the actual number of candies in the jar. The Credit Union initially planned to put 1,926 pieces of candy in the jar to call attention to the year the Credit Union was founded. Unfortunately, the jar would only hold 1,726 pieces! For his winning guess, Oliver was awarded a flat screen TV. A guess of 1,752 placed Christian Surian of Melrose second, earning him an iPod Nano. Adrienne Comeau of Melrose came in third, winning a digital camera. Thanks to everyone who participated in our 80th Anniversary contest – it was fun!



Simplify your life!

One great card, one low rate!

Have you lost track of your credit cards? Do you have balances on multiple credit cards at high interest rates? To simplify your life, and lighten up your wallet, transfer your credit card balances over to our VISA® card. You will never pay any annual fees, application fees or monthly maintenance fees. This is a smart way to consolidate your credit card debt and gain control of your finances. Our VISA® card offers:

- **Low 11.9% APR**
- **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**

All you have to do is stop by our office to fill out an application or complete an online application on our Web site at www.everettcu.org. Simplify your life, and get a low-rate VISA® from Everett Credit Union today!

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

New Year's Day

Monday, January 1st

Martin Luther King Jr. Day

Monday, January 15th

Presidents' Day

Monday, February 19th

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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 csmith@everettcu.org.



ADP Now Available for Payroll Processing

As an added convenience for our members who have small businesses, Everett Credit Union has partnered with ADP to offer payroll processing. ADP is a full service vendor that will take care of everything for you, including employee payroll tax filing. Instead of dealing with the time-consuming payroll process, let ADP do the work for you so you can focus on your business. ADP offers payroll processing solutions for businesses of all sizes and all activities can be done securely online. For more information, call or stop by Everett Credit Union today.



Honda Auto Sales Event

January 20, 2007
at Honda Cars of Boston
100 Broadway, RT 99
Everett, MA

ECU and Honda Cars of Boston have teamed up for a cool winter sale!

ECU Members:

Get a great deal and
.25% off
our posted rates!

Just get pre-approved online or come in to apply. Then stop by Honda Cars of Boston on January 20th and shop a great selection of competitively priced new and used vehicles!

Holiday bills got you down?

Get a head start on next year – open a Holiday Club Account today!



When the holidays arrive, it's easy to overspend. The solution? Open a Holiday Club at Everett Credit Union, and you'll be set for next year's holiday season! With as little as \$5 a week, you can start saving for the holidays now in an Everett Credit Union Holiday Club. We can even set up your deposit through payroll deduction or direct deposit. Then on November 1st, we'll deposit the money into your share account just in time for the holidays!

To start saving in an ECU Holiday Club, stop by our offices or contact a member services representative at (800) 287-1189.

ECU Annual Meeting

Our annual meeting will be held on February 27, 2007 in the lobby of the Everett Credit Union at 650 Broadway, at 4:30 pm.