



Your Money & You

WINTER 2010

News & Information for ECU Members



You're Invited! 84th Annual Meeting!

As a member of the credit union, you are invited to join us as we review and celebrate the accomplishments of 2009 and talk about all that's in store for 2010. Come enjoy refreshments, and take the opportunity to meet and socialize with other members!

February 16, 2010
4:30 p.m.
ECU Lobby
650 Broadway
Everett, MA

Call 24 PIN Changes

As an added security feature, members will be required to change their Call 24 PIN for the Automated Account Information Service in early 2010. Please watch for updates on our website at www.everettcu.org or contact a member service representative.

"Go Green" Contest Winners

Congratulations to our lucky "Go Green" Contest Winners! The prizes awarded were a flat screen TV, iPod® and a digital camera.

Congrats to:

- Martha Fonseca – iPod®
- Christine Keller – Digital Camera
- Shawn Leonard – Flat Screen TV

The winners all received prizes in a random drawing because they enrolled in two or more of our electronic services – Home Banking, Online Bill Pay and eStatements.

Safe and secure **FREE Home Banking** offers online access at your convenience including account activity, balances, check images and transfers between accounts.

With **FREE Online Bill Pay**, pay all your bills from a single, secure, user-friendly website. Save money – no more stamps to buy!

With **FREE eStatements**, you'll receive your statements sooner and won't have to worry about your financial information being lost in the mail.

If you still haven't enrolled in these FREE "green" services, do so today and start enjoying the great benefits! Visit www.everettcu.org and sign up today!



Driver Education Loans—

What They're All About



Great news! 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 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.

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

Dr. Martin Luther

King, Jr. Day

Monday, January 18th

Presidents' Day

Monday, February 15th

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 and MSIC.org.

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Get Ready for 2010

We Wish You the Best in 2010!

Looking for New Year's resolutions that will help you manage your personal finances and add wealth in the short and long term? Look no further than Everett Credit Union!

Club Accounts. ECU's Club Accounts are ideal for planning for annual expenses. Direct a weekly payroll deduction to your Club Account to save for the holidays, your next vacation or annual tax or insurance bills.

IRAs. Contrary to what many people think, an IRA (Individual Retirement Account) can be opened or contributed to at any time during the year, not just at tax time. However, the earlier in the year an IRA is opened, the greater the long-term accumulation potential. ECU's IRA accounts will assist you in planning for your future retirement. You can contribute as little as \$50 a month to your IRA.

Contact Member Services for more information on Club Accounts, IRAs and how you can propel yourself into a financially fit New Year!

Also: Please check in with us to assure that all of your account information is accurate (address, e-mail, phone number). Thank you!

Annual Gift Drive

Thanks for Your Generosity!

Everett Credit Union and the Immaculate Conception Youth Group of Everett recently held a Holiday Gift Drive. We'd like to extend a heartfelt "Thank You" to all those who donated new hats, mittens, scarves or gift cards for this wonderful cause.



StudentChoice College 101 Seminar

A Huge Success!

On Tuesday, October 13, 2009, Everett Credit Union hosted a college planning seminar at Everett High School for juniors and seniors in Everett and surrounding communities. Melissa Hunt of Credit Union StudentChoice presented, "How to Prepare, Pay and Stay in College." We are thrilled that the presentation was well received with an incredible 171 students, parents and staff in attendance. We're so glad that everyone found it so beneficial!



Because the seminar was such a great success, Everett Credit Union will be scheduling another college planning seminar this spring. So keep an eye out for more details as spring approaches!

Here's more good news: ECU is now offering StudentChoice Loan Lines of Credit. To learn more, please visit www.everettcu.org, call (800) 287-1189 or stop by at 650 Broadway, Everett, MA.