

MemberLink

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Loan Rate Update

	Term	Rate
Preferred Member Rates		
New/Used Vehicles	Up to 84 months	As Low As 5.00% APR*

Personal Loans	Up to 72 months	As Low As 9.90% APR*
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Everyday Low Rates

New/Used Vehicles	Up to 84 months	As Low As 6.00% APR*
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Personal Loans	Up to 72 months	As Low As 10.90% APR*
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Home Equity Fixed Rate	Up to 60 months	6.25% APR*
	Up to 120 months	6.75% APR*
	Up to 180 months	7.50% APR*

Home Equity Variable Rate Loan		As Low As 8.25% APR*
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First Mortgages
(Call 1-888-935-5772 for current rates)

Rates shown are as of: 8/10/06
*APR = Annual Percentage Rate.

Retirement Strategies For Everyone

Retirement security continues to receive tremendous media attention as our elected officials consider Social Security reform. Whatever the outcome, it is a given that Americans need to do a better job preparing for their retirement years. For millions of people, an IRA (individual retirement account) is part of the formula for success.

Perhaps the most important advantage of an IRA is that it offers important tax advantages – either now or later. The two basic types of IRAs are Traditional and Roth. When choosing between a Roth or a Traditional IRA, it is important to consider the length of time your IRA investment will have to grow and when you intend to begin withdrawing from your IRA.

The Basic Differences

If you expect to reap substantial earnings on your IRA over time, the Roth option might be preferable. If you need the tax advantage immediately, a Traditional IRA might be best. *The chart on Page 3 provides a quick overview.*

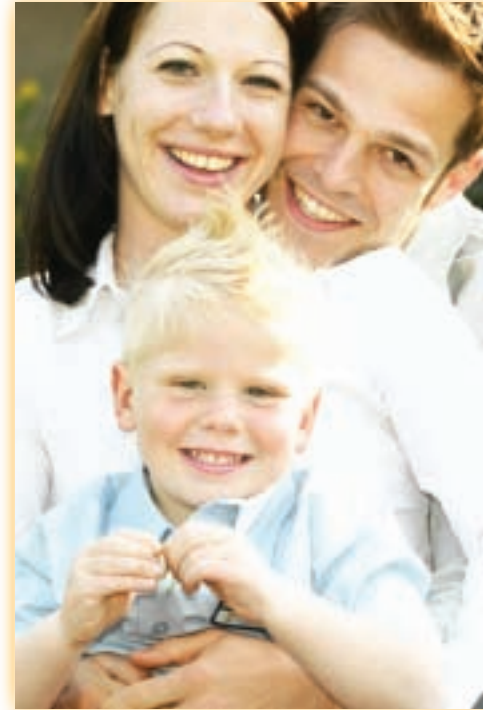
How Much Can I Contribute?

Through 2007, the contribution limit for both Roth and Traditional IRAs is the smaller of either \$4,000 or your taxable compensation for the year. If you are age 50 or older, that limit rises to the smaller of your taxable compensation for the year or \$5,000 for 2006 and 2007. Contributions may be further limited for a Roth IRA based upon your income, and for a Traditional IRA based upon your age.

The Bottom Line

In the three decades since it was first introduced, the IRA has become a popular and flexible tool to help Americans prepare for their future financial security. Who can afford to ignore the fact that a relatively small annual investment of \$4,000 could grow to more than \$115,000 in 20 years at our current rate of 3.77% APY*? Including an IRA in your retirement planning can make the difference between just getting by and living the retirement life of your dreams.

Because the rules regarding IRAs can be tricky, it's a good idea to check with our IRA representative, Mary Ellen Wilkers, at (856) 486-3262 as you develop your plan and look forward to a plentiful retirement.



Teaching Teenagers To Handle Money

When teenagers leave home they're bombarded with credit card and other loan offers. If they've already learned to use financial services responsibly, they're less likely to get into financial trouble. Here's a quick guide to getting your teen on the right track.

Starting Small

Any child with a financial goal is ready for a Savings Account. Then, when he or she has a steady income, it's time to teach money management through Checking Accounts and ATM or Check Cards.

After teenagers become proficient at using Checking and ATM or Check Cards, some parents encourage opening Credit Card Accounts, usually with low credit limits such as \$200 or \$300. Paying off the balance regularly and on time builds a positive credit history; this is essential for basic transactions like renting apartments, getting good jobs, and obtaining Vehicle Loans.

Teaching Responsibility

"Parents should go over the first few statements with their children and explain how to read them. Show them how to reconcile the account against their records," recommends Philip Heckman, director of youth programs for the Credit Union National Association (CUNA). And, if teenagers make a mistake, "They pay the penalty," says Heckman. "Don't bail them out."

Get The Edge™

Campbell Employees FCU offers young people The Edge. When a young adult ages 16-24 opens a regular Checking Account, a VISA® Check Card and a Regular or Gold MasterCard®, they'll receive the following benefits from The Edge:

- **FREE Regular Checking** (no minimum balance)
- **1% APR* Vehicle Loan Discount**
- **1% APR* Personal Loan Discount**
- **No VISA Check Card Maintenance Fee**
- **No-Fee American Express® Travelers Checks**
- **Complimentary Canceled Check Copies On Request**

Call us at **1-800-257-5354** to get started on the road to success with The Edge.

*APR=Annual Percentage Rate. Contact the credit union for complete details.

Adjustable Rate vs. Fixed Rate Mortgages Is One Better Than The Other?

With the escalating prices of real estate over the past several years, Adjustable Rate Mortgages have become more common. In fact, recently in some areas, Adjustable Rate Mortgages have exceeded Fixed Rate Mortgages.

A prospective buyer should consider several factors when choosing between the two types. The following chart gives some general guidelines:

	Adjustable Rate Mortgage	Fixed Rate Mortgage
How long do you plan to own this property?	Less than 7 years	7 years or more
Is it important for you to accumulate equity?	Doesn't Matter	Yes
Where do you think interest rates are headed?	Stable or Falling	Rising
Can you tolerate fluctuation in your monthly Mortgage payment?	Yes – Could handle a higher monthly payment	No – Prefer a stable payment

While the above table shows some general guidelines, there are also variations within the categories of Mortgages. Fixed Rate Mortgages come in terms of 15 to 30 years; Adjustable Rate Mortgages come in even more variations – 1-, 3-, 5- or 7-year ARMs, 7-year balloons, and more. Identifying which category fits your style will help you find the perfect Mortgage.

Contact Us For More Information

Campbell Employees FCU has joined forces with the experts at PHH Mortgage Services to provide our "members only" C.U. Move-In Mortgage Service. *Check out the ad on Page 3 to see all of the available services and guarantees.*

Call our member-only hotline at **1-888-572-9335** to talk with a Mortgage expert who can answer all of your questions, help you compare options and get you on your way to owning your new home. We guarantee you'll get the service you expect from Campbell Employees FCU.



SOMETIMES

Different

IS GOOD.

How Are We Different?

- *We Treat Our Members As Individuals.*
- *We Provide Personalized, Affordable Services To Meet Your Needs.*
- *We Offer Savings Accounts With Highly Competitive Yields.*
- *Our Loan Rates Are Low.*
- *We Are a Not-For-Profit, Member-Owned Financial Cooperative.*

Stop In and Experience The Campbell Employees FCU Difference!

Get The Best Deal On Your Mortgage

If you are considering buying a new home, consider Campbell Employees FCU and PHH Mortgage Services' C.U. Move-In Mortgage Program.

With C.U. Move-In, We Guarantee:

- *PHH will make a same day loan decision – or they'll pay you \$250.**
- *PHH will meet the requested closing date – or they'll reduce your interest rate by .125% APR^{††} for the life of the loan.***
- *PHH will beat any other lender's deal by at least \$100 or they'll pay you \$500.****

Applying Is Easy!

Simply call our "Members Only" C.U. Move-In Mortgage Program toll-free number at (888) 935-5772. Or, check our current rates and apply online at www.campbellcu.org.

Financing provided by PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054 (1-800-800-3211). Arizona Residential Mortgage Licensee #BK BR 0016981; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Georgia Residential Mortgage Licensee; Illinois Residential Mortgage Licensee; Massachusetts Licensed Lender #ML 0060; New Hampshire First Mortgage Banker #5625-MB & Second Mortgage Home Lender #5626-MHL; Licensed Mortgage Banker-N.J. Department of Banking; Licensed Mortgage Banker – NYS Banking Department; Rhode Island Licensed Lender; Minnesota-This is not an offer to enter an interest rate lock-in agreement. Licensed First Mortgage Banker and Secondary Mortgage Lender by Pennsylvania Department of Banking.

*First Mortgages only available on loans originated by PHH Credit Union Services' CU Move-In Program.

**Approved, conventional purchase loans only.

***A customer must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates an equivalent or lower interest rate and closing costs package, for the same loan program that is offered by us and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$100 or paying the customer \$500 (\$750 for properties located in California) when they close with that lender and provide us with a copy of the signed Note and final HUD1 settlement statement.

††APR=Annual Percentage Rate.

Which IRA Is Best For Me?

Traditional IRAs

- *Contributions May Be Tax-Deductible For The Current Tax Year (if certain requirements are met)*
- *All Contributions And Earnings Are Taxable At Withdrawal*
- *Withdrawals Are Required Starting At Age 70 1/2*

Roth IRAs

- *Contributions Are Never Tax-Deductible*
- *Earnings May Be Tax-Free At Withdrawal (if certain requirements are met)*
- *Withdrawals May Begin At 59 1/2, But Are Not Required At Any Age*

Consult your tax advisor for details.

Bulletin Board

Holiday Closings:

<i>Martin Luther King, Jr. Day</i>	Monday, January 15, 2007
<i>Presidents' Day</i>	Monday, February 19, 2007
<i>Good Friday</i>	Friday, April 6, 2007

We're Looking Out for You Online Security Works 24/7

We're proud to announce the launch of our free, new online identity verification system, beginning in February 2007. In the computer industry it's called Multi-Factor Authentication, and it is designed to give our members even higher security as you use PCU Home Banking.

Our new system will provide a distinctive way for you to know, without doubt, that you have logged into Campbell Employees FCU PCU Home Banking and for us to know that it is **you** who has logged on to **your** account. So, if anything out of the ordinary is detected, such as using a different computer than you normally use, we will ask you to verify your identity. You will know it's us and we will know it's you.

How Does It Work?

At the initial login we will ask you to choose a unique Passmark and phrase, as well as the answers to several security questions. Then when you login in the future, the Passmark you choose will help you to know that you have logged onto Campbell Employees FCU, and the security questions will help us to make sure that it's really you. Most of the time you won't even notice that the security feature is there...but it will still be protecting you. **So you'll know it's us, and we'll know it's you.**

Do You Need To Sign Up?

Yes. The new online security system will be integrated into our PCU Home Banking system and will apply to all of our registered members. Within the next month, expect to be prompted at some point while banking online to enter additional information. This may include choosing several security questions that only you will be able to answer. Once this occurs, you have added a layer of protection to your account.

PCU Home Banking users will receive additional information as the launch approaches. More information is also provided on the Online Services page of our website, www.campbellcu.org.

Survey Says: "CUs Continue To Outperform Banks"

According to the most recent RealPeopleRatings.com survey, credit unions once again outperform banks in customer service.

In the "overall customer service" category, credit unions in general scored 7.9 out of 10, while the closest bank scored 7.01. This score puts credit unions in good company with other top brands like Nordstrom, Stride Rite, Ace Hardware and Publix. Corporate Research International, a firm that specializes in mystery shopping and customer satisfaction surveys, conducts the RealPeopleRatings survey on a quarterly basis.

Thank you for choosing Campbell Employees FCU and congratulations on your astute choice!

Source: RealPeopleRatings.com, CUNA.org 7/19/06



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Website: www.campbellcu.org



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

