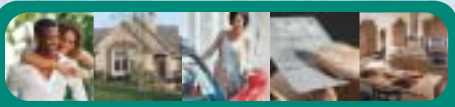


MemberLink

In This Issue:

- *Mortgage Opportunity*
- *Young Adults And Money*
- *Vacation With Us*
- *Friends For Life*



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 8.90% 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 9.90% APR
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Home Equity Fixed Rate	Up to 60 months	4.75% APR*
	Up to 120 months	5.50% APR*
	Up to 180 months	6.125% APR*

Home Equity Variable Rate Loan		As Low As 5.00% APR
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First Mortgages
(Call 1-888-935-5772 for current rates)

APR = Annual Percentage Rate.

What Young Adults Need To Know About Money



The majority of high-school and college graduates are ill-prepared to handle the basics of financial management. Everything from credit cards and loans, to simple budgets puzzle young consumers, even educated ones. Since personal finance is not yet part of a formal education, it's the parents' responsibility to teach their kids financial basics and help them make the right choices. We're also here to help.

There are several key money skills that young adults need to master. First, he or she should track spending by writing down everything spent for a month. Next, is budgeting. Have your young adult look at his or her income and spending habits. Allocate for weekly needs, wants and impulses within the budget. Surprises happen, so allow him or her to break the budget occasionally, but they'll need to remember to make up for it in the coming weeks.

Learning to use a Checking Account responsibly is essential. Teach young adults how to write a check, keep a check register and balance their account. Managing a Checking Account is even easier for today's computer-savvy young adults with PCU Home Banking, so help them master this skill.

Remember, credit cards are convenient but risky for young consumers. Credit means they're borrowing money to repay from future income. Be sure that young adults understand that credit is a cost and making only the minimum payments will cost them more. Credit cards are accepted universally and are good to have in emergencies, but encourage young adults to set personal limits and stick to them.

Campbell Employees FCU can help. We offer young adults **The Edge**, a package of financial services designed just for young adults, **which is described on the next page**. With the right tools and a little guidance young adults can easily master the essentials of financial management.



Mortgage Opportunity! Best Deal – Guaranteed!

Interest rates continue to be favorable for mortgages. If you are considering buying a new home, consider the “Best Deal, Guaranteed!” with Campbell Employees FCU C.U. Move-In Mortgage Program.

Campbell Employees FCU has joined forces with PHH Mortgage Services, one of the nation’s largest and most successful mortgage companies. Together, we bring you the

C.U. Move-In Mortgage Program, designed to make your new home purchase experience a pleasant one. 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.***

And the “Best Deal, Guaranteed!” now comes with a bonus. Receive a \$50 Gift Card to The Home Depot® with your new or refinanced Mortgage, when you close by July 31, 2005.†



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.



Campbell Employees Federal Credit Union is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Home Depot, Inc.

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.

†Members who close a new First Mortgage or refinance a Mortgage from another lender before 7/31/05 will receive a \$50 Gift Card to The Home Depot®. Offer ends 7/31/05.

††APR=Annual Percentage Rate.



Zoom On In For A Great Vehicle Loan Deal!

The arrival of spring means it’s time to get outside and enjoy the warm weather, and what better way to do so than with a new vehicle? From now until June 15, 2005, you can zoom on in to the credit union for a great Vehicle Loan deal.

Then zoom on out with a rate as low as 6.00% APR and \$25 cash for gas.* That’s right! Take out a loan of \$3,000 or more before June 15 and you’ll receive \$25 cash for gas. Better yet, members of The Edge and Preferred Members receive a 1% APR discount off their already low rate.**

Refinance Your Current Loan!

If you have a loan at another financial institution, bring it to us. You could refinance it with our lower rates and save instantly. Ask for details when you apply.

Hurry!

Offer Ends June 15, 2005!

Just stop by the credit union, or apply on LoanLink at www.campbellcu.org, you’ll have your loan decision In-A-Minute or less!

As Low As
6.00%
APR*



**Get \$25 Cash For Gas
With Your Loan!***



*APR=Annual Percentage Rate. Loan rates vary and are based upon member’s individual credit score according to our Approvals Plus Loan program. All rates subject to change without notice. Other rates and terms are available. One \$25 cash for gas offer on approved and closed New or Used Vehicle Loan only. Minimum loan amount of \$3,000. Contact the credit union for complete details.

**The Edge and Preferred Members will receive 100 basis points off their regular rate, based upon individual credit score. For example, if your loan rate is 8.90% APR, The Edge and Preferred Member rate would be 7.90% APR. Contact a credit union representative for complete details.

Give Them An Edge With The Edge

Young adults are on the edge – the edge of adulthood, the edge of life. They have goals. They're starting to manage their finances on their own. They want cars. They want credit cards. They want financial services. And, they get bombarded with offers online, on TV and at school. **The Edge** gives them the financial tools they need.



The Edge is offered to members ages 16-24 who have a Checking Account, VISA® Check Card and a Classic or Gold MasterCard®, and it includes these great benefits:

- *Free Regular Checking
(No Minimum Balance)*
- *1% APR* Auto Loan Discount*
- *1% APR Personal Loan Discount*
- *No VISA Check Card Maintenance Fee*
- *No-Fee American Express
Travelers Checks*
- *Free Cancelled Check
Copies On Request*

Plus – the many benefits enjoyed by all members, such as no-fee PCU Home Banking, no-fee Online BillPayer, low 10.90% APR* on MasterCard and toll-free personal service.

Get your young adult started on the road to successful financial management.

Call **(800) 257-5354** or check out **The Edge** online at **www.campbellcu.org**.

*APR=Annual Percentage Rate.

Vacation With Us

Looking forward to those lazy days of summer? A few long weekends away? A much needed vacation? Campbell Employees FCU can help you relax, when you take advantage of our many conveniences.

Online BillPayer offers financial agility, 24/7. This ultimate convenience service allows you to schedule your bill payments in advance directly from your Checking Account, so you don't have to worry about mailing bills while you're away. Best of all, there's no-fee for this liberating convenience.

Gold MasterCard® with Rebate Rewards is one of our most valuable convenience services. In addition to a low 10.90% APR*, this card offers Rebate Rewards, an annual cash rebate for all the purchases you make annually: .25% rebate for the first \$2500 in purchases; .5% rebate for the second \$2500 in purchases; and 1% rebate for purchases over \$5,000. That could add up to a nice little bonus just for using our Gold MasterCard with Rebate Rewards while you're on vacation. Apply online at **www.campbellcu.org**, call or stop by for an application.

Our **VISA® Check Card** offers you safe and convenient access to your money anytime and is accepted wherever you see the VISA symbol. Our VISA Check Card looks like a credit card, acts like a check and can be used as an ATM card, adding flexibility to the way you manage your finances. Simply open a Campbell Employees FCU Checking Account (Free Checking, Plus Interest Checking or Regular Checking) and get our VISA Check Card with it. You'll have reliable, versatile access to your money where and when you want it.

With **PCU Home Banking** your trip to the credit union is only as far as a personal computer with Internet access. Review your accounts and balances, transfer funds, verify checks cleared, track ATM transactions, and more, all from the convenience of a personal computer. PCU Home Banking is available to members with Free, Regular or Plus Interest Checking. Extend your reach.

Toll-Free Customer Service – We're here to help during regular business hours at **(800) 257-5354**.

In whatever way you choose to enjoy this summer, let Campbell Employees FCU help.

*APR=Annual Percentage Rate.



Bulletin Board

Congratulations to our 2004 \$1,000 More is Better Sweepstakes winner, Laura Kelly. Laura is a lifetime member of the credit union, who signed up for more of our services last year to help her as she began college. Now, she'll have an extra \$1,000 to help out, as well. Congratulations, Laura!

The Annual Meeting of Campbell Employees FCU will be held on Tuesday, May 24, 2005, at the Hilton on Route 70 in Cherry Hill, NJ. Cocktail reception begins at 6:00 p.m. and the business meeting will start promptly at 7:00 p.m. Please call Lisa Fisher at **(856) 486-3280** to reserve your spot.

Holiday Closings:

<i>Memorial Day</i>	Monday, May 30, 2005
<i>Independence Day</i>	Monday, July 4, 2005
<i>Labor Day</i>	Monday, September 5, 2005

What Can You Do With A Tax Refund?

If you're lucky enough to be getting a tax refund this year, careful planning could help you do a lot. Here are a few ideas:

Pare Debt. Make a credit card payment, more than the usual monthly payment, or pay off part of a Student Loan.

Boost Savings. Contribute now to your IRA (if you have earned income); don't wait until the tax-filing deadline. Add to your sunny day fund for future recreation or home improvements.

Have Fun. Enjoy a long weekend at a restful site. Enroll in a class to learn a skill you've been curious about.

Do Good. Improve your home with fresh paint in a neglected room. Donate to a good cause, and get a receipt so you can take the charitable deduction if you itemize deductions on your 2005 tax return.

Enjoy the benefits of your "windfall!"



REMEMBER: Friends for Life REWARD: \$1,000

Remember, you'll have the chance to win \$1,000 in our 2005 Friends for Life program, when you refer an eligible friend, family member or coworker to join Campbell Employees FCU.

As our members know, personalized service and valuable products and services are our hallmark, and delivering these to our members is our highest priority. When a member joins our credit union, we look forward to an enduring relationship – friends for life.

Everybody "wins" when you participate in the Friends for Life program. Your friend, family member or co-worker will reap the benefits of credit union membership that our members have already discovered. You'll both have a chance to win \$1,000. And, our credit union family will grow stronger.

The Friends for Life program runs through December, 2005, with the prize drawing in January, 2006. Let's make it a win for everyone!

Entry form given to new member upon joining and will include entry for referring member. Entry form may be completed by credit union staff member opening the account. Both sides of entry form (new member/referring member) must be submitted attached and simultaneously. New members need not have a referring member to participate. No purchase necessary. Drawing will be held in January, 2006.

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Credit Union

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Telephone: (856) 486-3250

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Website: www.campbellcu.org



Federally Insured by The N.C.U.A.

