

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No.7 Winter 08

CURRENT HOURS

Mon. 9 a.m. - 5 p. m.
Tue. 9 a.m. - 5 p. m.
Wed. 9 a.m. - 5 p. m.
Thu. 9 a.m. - 5 p. m.
Fri. 9 a.m. - 5 p. m.

HOLIDAY CLOSINGS

New Years Day
Monday, January 1

Martin Luther King, Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18

CARPENTERS FEDERAL CREDIT UNION 54TH ANNUAL MEETING

The 54th Annual Meeting of Carpenters Federal Credit Union will be held on Thursday, April 3, 2008 at Mancini's Char House, 531 W. 7th Street, St. Paul, MN. We will be electing two (2) directors. Nominations are being taken for these two positions until Friday, March 21, 2008. Interested candidates should send their nomination and qualifications to the nominating committee:

C/O Carpenters Federal Credit Union
720 Olive St.
St. Paul, MN 55130

Social Hour 6:00 p.m. **Dinner** 7:00 p.m. **Meeting** 8:00 p.m.

This meeting is exclusively for member of Carpenters Federal Credit Union. For reservations and to purchase tickets for dinner please contact the Credit Union at 651-646-8827. There is no fee to attend the meeting only.

4TH QUARTER DIVIDENDS 2007

	A.P.R.	A.P.Y.
Share Savings	0.35%	0.35%
Vacation Fund	0.35%	0.35%
Money Market*	1.35%	1.36%
Christmas Club	0.35%	0.35%
Life Ins. Savings	0.00%	0.00%
Draft Checking**	0.25%	0.25%

* \$2500 min. balance required

** Interest type only

A.P.R. is annual percentage rate.

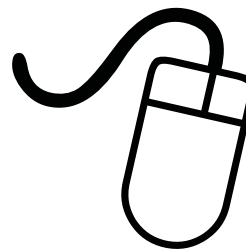
A.P.Y. is annual percentage yield.

GO PAPERLESS! EZSTATEMENTS ARE HERE!

Carpenters Federal Credit Union is happy to announce that we now offer a new service to our members, ezstatements! With ezstatements, you no longer have to receive paper statements in the mail.

With ezstatements you can:

- View statements online
- Print your statement
- View past statements
- Save a copy of your statement



Sign up information is available now on our website at www.carpentersfcu.org. After you sign up you will receive an e-mail when your statement is ready and you simply log on to view your current statement. All data is fully encrypted, safe and secure.

Bring it Home Sweepstakes Win a \$1,000 Home Depot Gift Card!

Carpenters Federal Credit Union and CU Mortgage have teamed up to give you 1,000 reasons to refinance your existing home or purchase your dream home.

Simply finance and close your mortgage January 1, 2008 – March 31, 2008 and you'll be entered to win one of three \$1,000 Home Depot Gift Cards. Winners will be drawn on the tenth of each month during the promotion.

Whether you're ready to move or refinance now is the perfect time. Contact a loan officer today to apply and learn more about your chance at \$1,000!



AUTOMATIC WEALTH BUILDER ACCOUNT

Earn higher dividends and save for something special!

Initial deposit can be any amount. Must have automatic deposit at least monthly. One withdrawal per month allowed.

A fee of \$25 will apply for additional withdrawals in the same month.

Start earning more today! Contact the Credit Union for details.

Balance	A.P.R.*	A.P.Y.**
\$1.00 to \$500.00	0.50%	0.50%
\$501.00 to \$2,500.00	1.00%	1.00%
\$2,501.00 to \$5,000.00	1.50%	1.51%
\$5,001.00 to \$10,000.00	2.00%	2.02%
\$10,001.00 to \$25,000.00	2.50%	2.52%
\$25,001.00 to \$50,000.00	3.00%	3.03%
\$50,001.00 and up	3.50%	3.55%

*APR is annual percentage rate.

**APY is annual percentage yield.

ATTENTION VISA® CARDHOLDERS: INTRODUCING SCORECARD®

Earn gift awards and travel awards simply by using your Carpenters Federal Credit Union VISA Credit Card. Current VISA cardholders may visit the official program website at www.scorecardrewards.com to view their available point balance, view available awards, submit redemption requests for merchandise and select travel awards and purchase travel needs.

Cardholders earn Bonus Points for each net purchase dollar. The more you spend, the more Bonus Points you earn!

To apply for a VISA Credit Card, please visit our website at www.carpentersfcu.org or call us for an application.



**FEATURED
CERTIFICATE**

**7 Months
4.90% A.P.Y.
\$1,000 Minimum**

Put your hard-earned money to work with our featured certificate. Contact a representative to get started.