

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No.8 Spring 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

Memorial Day
Monday, May 26

Independence Day
Friday, July 4

DON'T MISS THE CU AUTO SPRING SALE! SATURDAY, APRIL 19TH

Don't miss the semi-annual CU Companies' CU Auto Spring Sale! Get pre-approved before the sale then come browse 175-200 high-quality pre-owned vehicles available for purchase in a variety of domestic and foreign makes and models.

Date: Saturday, April 19th
Time: 8:30 a.m. - 4 p.m.
Place: CU Companies Parking Lot
 500 Main Street
 New Brighton, MN



Enjoy free goodies from Mike's
Mini Donuts while you shop!

1ST QUARTER DIVIDENDS 2008

	APR	APY
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
 APR is annual percentage rate.
 APY is annual percentage yield.

Representatives from AAA will also be on-site to provide VIN etching (a theft deterrent). Any member who requests a free AAA insurance quote will receive a complimentary road atlas. **Plus, there will be a drawing for a free one-year AAA membership!**

You don't want to miss this special credit union member sale! Get pre-approved today by simply calling us for an application or applying online at www.carpentersfcu.org.

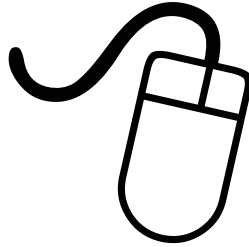
Browse the inventory early!
Friday, April 18th
After 6:30 p.m.

DON'T FORGET TO 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.

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	APR*	APY**
\$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.

First Mortgage Rates Remain Low!

Seize the moment! Mortgage rates continue to remain at historic lows making it the perfect time to take advantage of buying a home or refinancing.

Struggling with an Adjustable Rate Mortgage (ARM)? Let us help you refinance into a low fixed-rate mortgage and take the stress out of your monthly payment.

Whether you're ready to purchase or refinance we can help you with all your mortgage needs.

Please call the credit union and ask to speak with a loan officer today. We can take your application right here in our office.



**FEATURED
CERTIFICATE**

**7 Months
4.3% A.P.Y.
\$1,000 Minimum**

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