

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 6 Autumn 07

CURRENT
HOURS

Mon 9am - 5pm
Tue 9am - 5pm
Wed 9am - 5pm
Thu 9am - 5pm
Fri 9am - 5pm

HOLIDAY CLOSINGS

Columbus Day

Monday, October 8

Veterans Day

Monday, November 12

Thanksgiving Day

Thursday, November 22

Christmas Eve

Monday, December 24

Christmas Day

Tuesday, December 25

New Year's Day

Tuesday, January 1

INTRODUCING ... INVESTMENT SERVICES

Are you maximizing your money?

Carpenters Federal Credit Union is pleased to introduce Investment Services as a core offering to our members.

We have partnered to bring you "best of class" wealth management services with LPL Financial* – the nation's largest independent broker dealer. Here are some services you can now take advantage of:

- **Financial Planning:** Are you maximizing your money and resources? Are you working towards your goals? Are you saving enough for your major life purchases (home, business start-up, braces, long-term care, college education, cars, boats, cabin, retirement, investment property, hunting land, home renovation, etc.)?

• **Maximize your money – Call us today at 1-888-815-8827. We will set up an appointment with a Senior Financial Consultant.**

- **Retirement Income Maximization:**

Are you in line with your goals to ensure that your money will outlive you? Have you set aside enough to prepare for your non-working years?

- **Insurance Protection:** Have you properly protected your most precious asset – yourself? Do you have enough insurance to care for your family's needs if you aren't here?

- **Emergency Planning, Budget and Financial**

Management Strategies: If something were to happen to you, would a loved one be able to step in to make sure things function smoothly?

- **Wealth Management and Estate Planning:** Whether you have \$100 or \$100 million, are you aware of strategies to save time and money, avoid paying unnecessary tax burdens, and maintain and grow your wealth?

- **Investment Analysis and Review:** It is recommended that you review your financial plan each year. When was the last time you reviewed your plan? Are you aware of your risk analysis?

*Securities, Financial Planning and Insurance offered through Linsco/Private Ledger. Member NASD/SIPC. Not NCUA insured. No Credit Union guarantee. May lose value.

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 email when your statement is ready. You simply log on to view your current statement. All data is fully encrypted, safe and secure.

3rd QUARTER DIVIDENDS 2007

	APR	APY
Share Savings	0.35%	0.35%
Vacation Fund	0.35%	0.35%
Money Market**	1.35%	1.36%
Christmas Club	0.75%	0.75%
Life Insurance Savings	0.00%	0.00%
Draft Checking*	0.25%	0.25%

** \$2,500 Minimum Balance Required

* Interest Type Only

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.

Contact the Credit Union for more details.

Balance	APR	APY
\$1 to \$500	0.50%	0.50%
\$501 to \$2,500	1.00%	1.00%
\$2,501 to \$5,000	1.50%	1.51%
\$5,001 to \$10,000	2.00%	2.02%
\$10,001 to \$25,000	2.50%	2.52%
\$25,001 to \$50,000	3.00%	3.03%
\$50,001 and up	3.50%	3.55%