

# HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 2 Summer 06

## HOURS

Mon 9am - 6pm  
Tues 9am - 5pm  
Wed 9am - 5pm  
Thurs 9am - 6pm  
Fri 9am - 5pm

## HOLIDAY CLOSINGS

Tuesday, July 4, Independence Day  
Monday, Sept. 4, Labor Day

## HOME BANKING NOW AVAILABLE!!

Carpenters Federal Credit Union now offers home banking. Go online and do your Credit Union transactions right from the comfort of your own home, or wherever you may be that has online access. Go to [www.carpentersfcu.org](http://www.carpentersfcu.org) and click on CU Online. You will need to contact the Credit Union to set up your initial password. Please contact us at 651-646-8827 or 1-888-815-8827 and ask to be set up for CU Online.

Check your account balances, look at history, transfer funds, transfer to your loan payment and CFCU Visa Card payment, all on our safe, secure web site. It's fast, easy, and efficient. SIGN UP TODAY!!!

## DON'T HAVE ONLINE ACCESS..... USE OUR VOICE RESPONSE SYSTEM

Use the voice response system by calling 651-287-0904 or Toll Free at 1-800-798-0904

- Get balances
- Transfer funds
- Get information on checks that cleared
- Pay your Carpenters Federal Credit Union VISA payment
- Order drafts
- Request a loan application
- Get savings Rates
- And much, much more

## NEW SERVICE - COURTESY PAY

Beginning in October 2006 we will begin providing you with a special program called "Courtesy Pay" for members that have a qualified checking account with us. Courtesy Pay provides protection in the event that you overdraw your account. By paying your overdraft in this way, you will eliminate the extra expense and potential embarrassment of having a share draft returned. The Credit Union will pay overdrafts and charge an insufficient funds fee of \$25 per item that overdrafts your account, up to a maximum of \$500. You will be notified of each transaction and will have 30 days to pay your overdraft balance. This coverage will be extended to you as long as your account remains in good standing.

**Please look for further information soon, or contact the Credit Union for more details.**

## CU COMPANIES: YOUR CREDIT UNION SERVICE ORGANIZATION OWNED AND RECOMMENDED BY CARPENTERS FEDERAL CU

### CU MORTGAGE

### CU REALTY

### CU TITLE

### CU PREFERRED INVESTMENTS

### CU AUTO RESOURCE CENTER

There is no longer an application fee to apply for a first mortgage. Re-finance or get pre-approved for a new home loan FREE OF CHARGE. Please contact your loan officer for more details at 651-646-8827. Or, as always, visit our web site for more details on all mortgages and other CU Companies products.

With our NEW HOME LOAN EXPRESS application process, a loan officer in our office can take your information and a decision is rendered within a matter of minutes. Or go to Home Loan Express online by visiting our website at [www.carpentersfcu.org](http://www.carpentersfcu.org).

**If you live out of the Metro area,  
make sure to use our Toll Free numbers:**

PHONE 1-888-815-8827  
VOICE RESPONSE 1-800-798-0904

## 2ND QUARTER DIVIDENDS 2006

	A.P.R.	A.P.Y.
Share Savings	.25%	.25%
Vacation Fund	.25%	.25%
Money Market**	1.25%	1.26%
Christmas Club	.75%	.75%
Life Ins. Savings	0.00%	0.00%
Draft Checking*	.25%	.25%

\*(Interest Type Only)

\*\*\$2500.00 Minimum Balance Required