

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 3 Fall 06

CURRENT HOURS

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

HOLIDAY CLOSINGS

Columbus Day
Monday, October 9
Thanksgiving Day
Thursday, November 23
Christmas Day
Monday, December 25

ZIP CODE CHANGE:

Our zip code has changed to **55130**. Please change your records to reflect our new zip code. Make sure to send all payments and deposits to us at:

**CARPENTERS FEDERAL CREDIT UNION
720 OLIVE ST.
ST. PAUL, MN 55130**

CHANGE IN HOURS:

Beginning October 16, 2006 the Credit Union will no longer be open until 6:00 p.m. on Mondays and Thursdays. The Credit Union hours will be:

**MONDAY – FRIDAY
9:00 A.M. – 5:00 P.M.**

ATTENTION CHECKING ACCOUNT HOLDERS: COURTESY PAY IN FORCE

Courtesy Pay is now in force. This is for members that have a qualified checking account with us without a line of credit overdraft protection. Courtesy Pay provides protection in the event that you overdraw your account. By us 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.

More information on courtesy pay was provided in September 30th checking statements, including opt-out forms. Please contact us if you need more information.

CFCU FALL LOAN PROMOTIONS:

Get approved for a new loan or re-finance an existing loan from another financial and receive the following:

If your loan amount is:	You will get:
\$5,000 - \$10,000	\$15 VISA Gift Card
\$10,001 - \$20,000	\$25 VISA Gift Card
over \$20,000	\$50 VISA Gift Card

Qualify for a VISA Credit Card with a limit of \$3,000 or more and receive \$25 VISA Gift Card!!

Christmas is coming soon – use your Carpenters Federal Credit Card for all of your Christmas purchases.

No teaser rates – lower rates apply to VISA Gold and VISA Platinum Cards!

CHECKING ACCOUNT PROMOTION:

When you open your checking account with us, you will get your first box of checks FREE of charge.* This can be over a \$20.00 value! You can choose from a variety of exciting and attractive check styles. That's not all. You can get a monogram, premium lettering and your choice of accents printed on your check absolutely FREE!! This FREE special pricing is good for all new checking accounts. You may order any personal wallet check style from our catalog, excluding Top Stub. To view all check styles visit our website at www.carpentersfcu and click on the liberty check reorder box on the home page. To sign up for credit union checking, visit or call the Credit Union today.

*must qualify for a checking account at CFCU

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VISA Payments – Auto pay available:

Avoid late fees by setting up auto pay for your Carpenters Federal Credit Union VISA. Automatic payments can be taken from your account right at Carpenters Federal Credit Union. It can be set up to take a pre-set dollar amount each month or pay off your balance in full. Please contact the Credit Union for further information.

DO YOU HAVE AN ARM? (adjustable rate mortgage)

If you have an ARM, you may be seeing a spike in your payments! Fixed-rate mortgages are still relatively low. If you're thinking about re-financing to a fixed-rate mortgage, we may be able to help. The application process is fast and simple and can be taken right in our Credit Union office. Please contact the Credit Union for more information.

VISA GIFT CARDS AVAILABLE FOR THE HOLIDAYS:

Not sure what to give that hard to buy for person? Give them a VISA Gift Card. Each card has a nominal fee of \$2.50 and can be loaded up to a \$500 value!! Special holiday cards are now available. The Credit Union also has VISA Gift Cards available all year around for any purpose – birthdays, graduations, wedding gifts, etc. Or, bring on a vacation or when you travel instead of carrying cash. VISA Gift Cards are fast, easy, and very convenient – accepted worldwide wherever VISA is accepted.

**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**

3RD 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