

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 4 Winter 07

CURRENT HOURS

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

HOLIDAY CLOSINGS

New Years Day
Monday, January 1
Martin Luther King, Jr. Day
Monday, January 15
Presidents' Day
Monday, February 19

MORTGAGE RATES STILL VERY LOW...

Fixed- rate mortgages are still relatively low. If you're thinking about purchasing a new home or re-financing to a fixed-rate mortgage, come in and apply with us. 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.

CARPENTERS FEDERAL CREDIT UNION

720 Olive St.
St. Paul, MN 55130

WWW.CARPENTERSFCU.ORG

phone: 651-646-8827
or toll free 1-888-815-8827
fax: 651-646-1834

CARPENTERS FEDERAL CREDIT UNION 53rd ANNUAL MEETING

The 53rd Annual Meeting of Carpenters Federal Credit Union will be held on Thursday, March 29, 2007 at Mancini's Char House in St. Paul. We will be electing two (2) directors. Nominations are being taken for these two positions until Friday, March 9, 2007. Interested candidates should send their nomination and qualifications to the nominating committee:

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

Please RSVP by calling 651-646-8827 or 1-888-815-8827.

8 oz. sirloin	19.50*
10 oz chicken	19.50*
Walleye	23.00*

Hors d'oeuvres include: 2 hot appetizers, assorted cheese and cold cut tray, crackers, relish tray, Italian cherry peppers & pickles. Salad, baked potato, garlic toast, wine, and coffee, tea, or milk. Cake for dessert.

Social Hour:	6:00 - 7:00
Dinner:	7:00 - 8:00
Business Meeting:	8:00 - 9:00

DRAWINGS FOR DOOR PRIZES IMMEDIATELY FOLLOWING

*includes up to \$4.00 per dinner subsidized by the Credit Union

LOAN PROMOTIONS EXTENDED INTO 2007:

(FOR A LIMITED TIME ONLY)

Get approved for a new loan or re-finance an existing loan from another financial institution 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!!

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

Transfer all of your higher rate or introductory rate VISA's to a CFCU fixed rate VISA - NO balance transfer fees or cash advance fees!!!!

CHECKING ACCOUNT PROMOTION:

When you open your checking account with us, you will get your first box of checks FREE of charge.* This is 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

4TH 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