

# HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 5 Summer 07

## CURRENT HOURS

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

## HOLIDAY CLOSINGS

Independence Day  
Wednesday, July 4th  
  
Labor Day  
Monday, September 3rd

## COMING SOON...

**EZSTATEMENTS** - Carpenters Federal Credit Union is happy to announce that we will begin offering a new service to our members soon, 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

Keep checking our website for further information at [www.carpentersfcu.org](http://www.carpentersfcu.org). After you sign up you will receive an email when your statement is ready and you simply log on to view your current statement. All data is fully encrypted, safe and secure.

## Attention: Unemployed Carpenters

If you are an out of work carpenter and have to apply for unemployment, please contact us for direct deposit information. You must complete your unemployment information with the correct routing number and account number. If you do not do this you will automatically receive a debit card with an account set up for you at US Bank. You will not receive a check. Don't miss the opportunity to direct deposit your funds at Carpenters Federal Credit Union.

## 2nd QUARTER DIVIDENDS 2007

	A.P.R.	A.P.Y.
Share Savings	.35%	.35%
Vacation Fund	.35%	.35%
Money Market**	1.35%	1.36%
Christmas Club	.75%	.75%
Life Ins. Savings	0.00%	0.00%
Draft Checking*	.25%	.25%

\*(Interest Type Only)

\*\*\$2500.00 Minimum Balance Required

### **AUTOMATIC WEALTH BUILDER ACCOUNT (NEW)**

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.

Earn higher dividends and save for something special!!  
Contact Credit Union for more details.

<b>Balance</b>	<b>A.P.R.</b>	<b>A.P.Y.</b>
<b>\$1.00 to \$500.00</b>	<b>0.50%</b>	<b>0.50%</b>
<b>\$501.00 to \$2,500.00</b>	<b>1.00%</b>	<b>1.00%</b>
<b>\$2,501.00 to \$5,000.00</b>	<b>1.50%</b>	<b>1.51%</b>
<b>\$5,001.00 to \$10,000.00</b>	<b>2.00%</b>	<b>2.02%</b>
<b>\$10,001.00 to \$25,000.00</b>	<b>2.50%</b>	<b>2.52%</b>
<b>\$25,001.00 to \$50,000.00</b>	<b>3.00%</b>	<b>3.03%</b>
<b>\$50,001.00 and up</b>	<b>3.50%</b>	<b>3.55%</b>

### **DON'T FORGET ABOUT OUR FEATURED CERTIFICATE:**

Carpenters Federal Credit Union has a featured certificate. It is a 7 month certificate and dividends are paid at maturity. The current rate as of newsletter publication is:

**4.85% A.P.Y.**

Minimum \$1,000

Please visit our website to check up on the current rate of our 7 month featured certificate and to check out all of our other rates.

**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**

### **Fee schedule changes: Effective August 1st, 2007**

The following fees will increase beginning 8-1-07:

<b><i>Wire Transfers</i></b>	
Domestic	\$20
<b><i>Western Union</i></b>	
Domestic	\$25
International	\$45
<b><i>Levy/Garnishment</i></b>	\$25

See our website for a complete fee schedule at  
[www.carpenterscu.org](http://www.carpenterscu.org).