

# THE COMMUNICATOR

Como Northtown Community Credit Union

October 2009

## Read All About It

Como Northtown would like to thank everyone for helping us make our second annual book drive a huge success. From the beginning of July through the end of August CNCCU was able to collect over 2,000 books and \$190 in donations for Como Elementary. The books that we collect are given to Como Elementary to be used in their classroom libraries. With last year's book drive bringing in more than 3,000 books and \$400 in donations, and this year's 2,000 books and \$190, we have been able to contribute over 5,000 books and close to \$600 in donations the past two years thanks to the generous donations from our members and community. At CNCCU we strive to make a positive impact in our community in as many ways possible, and providing Como Elementary with additional resources to help their students gain a stronger interest in reading is just one of them. On behalf of everyone at Como Northtown and Como Elementary, we appreciate your contributions and support of your local schools and community.

## Eco Friendly Tip of the Month

Install an aluminum-clad storm door. This type of door is energy-efficient and will help to insulate the entryway of your home.



## Warm Hearts, Warm Kids

CNCCU is organizing a coat drive to help children stay warm this winter season. The need has never been greater and it's never been easier to make a difference in your community. Beginning October 5th, 2009, CNCCU will be collecting new, or gently used childrens coats, hats, & mittens (ages 5-13) for the students of Como Elementary. There will be a collection box in our lobby for you to drop off your donations. So if your kids have grown out of their old coats, or you are cleaning out your closets, we encourage you to bring them in to help keep the children warm during this frosty winter.



## CU Preferred Investments Financial Advisor Serving CNCCU Members

Shea Murphy is an Investment Advisor Representative and a licensed Life and Disability Insurance Agent with Financial Network. Shea entered the financial services industry in 1995, and since that time, has built a clientele that consist of individuals as well as small business owners. The foundation of his practice is built around client education. By devoting extra time to helping clients understand different investment options and the risks and rewards associated with each, a personalized plan that the client understands is created. Shea, a Minnesota native, currently resides within the Como Area in St. Paul. He went to St. Thomas Academy high school and received his Bachelors of Science degree from Marquette University in Milwaukee, WI. Contact Shea at (651) 269-4553 or [smurphy@cufinancialservices.com](mailto:smurphy@cufinancialservices.com).



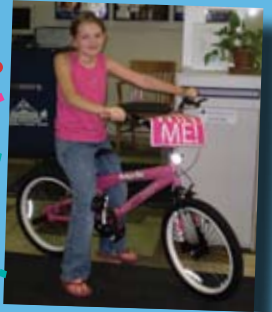
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By Any Federal Government Agency. CNCCU 976 N. Lexington Parkway, St. Paul, MN 55103

[www.comocu.org](http://www.comocu.org)

## Congratulations to our prize winners for Kid's Day!



Lumin Johnson



Kayona Hagen-Tietz

## Just a Reminder...

For those members who use or plan on using the 55+ Checking account, we do offer free checks. However, the free checks that are offered are only the standard or CNCCU logo checks. If you choose to upgrade your checks to a different style, a small fee will be added to cover the cost of the checks. Thank you.

## Change of Hours...

As of September 1st, 2009 our Saturday service is drive thru only from 9:00 a.m. - 12:00 p.m.. Our lobby hours are Monday - Friday 9:00 a.m. - 5:00 p.m..

Every Friday CNCCU has  
FREE popcorn in the lobby  
from 10 a.m. – 5:00 p.m.



Thank You For Being A Member!

### Anticipated Savings Rates (APY)

Share Savings (suffix A,B)	.....25%
Checking (suffix 4,5)	.....0.10%
Checking e-count (suffix 6)	..... 1.00%*
*up to \$10,000	

### Money Market Savings

Under \$2,500	.....25%
\$2,500 to \$4,999	.....25%
\$5,000 to \$7,499	.....25%
\$7,500 to \$49,999	.....50%
\$50,000 +	.....75%
Holiday Club	.....35%

### Certificates of Deposit

(\$500 Minimum)

6 months	..... 1.00%
9 months	..... 1.00%
12 months	..... 1.25%
18 months	..... 1.50%
24 months	..... 1.75%
36 months	..... 2.00%
60 months	..... 2.25%

*Rates are subject to change without notice.*

### For Current Loan Rates

**please call or visit our website.**

### Holiday Closures

- Monday, Oct. 12 Columbus Day (Drive thru only 8-5)
- Wednesday, Nov. 11 Veterans Day
- Thursday, Nov. 26 Thanksgiving Day
- Thursday, Dec. 24 Christmas Eve (Closed at 12 p.m.)
- Friday, Dec. 25 Christmas Day
- Saturday, Dec 26 Closed
- Thursday, Dec. 31 New Years Eve (Closed at 12 p.m.)

### Save the Date

- **Coat Drive:** Begins Oct. 5th, 2009 and continues through November. Drop box in lobby for donations.



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