

Member News
October 2008

CU-Bits

U.F.C.W. Local 72
Federal Credit Union

Wyoming - 800 Wyoming Ave. (570) 693-4072 1-888-697-2847 (toll free) Share & Payroll Info/Teller Services	Wilkes-Barre - 87 N. Main St. (570) 825-8150 1-888-926-8566 (toll free) Loan Department/Teller Services	Hazleton - Rte. 309 29th St. Office Complex, Building B (570) 454-5502 Teller Services	Dallas - Church St. Fmr. Dallas School Admin. Building (570) 675-8244 Teller Services
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Visit our website at www.creducomp.com to find the latest credit union information including current loan and savings rates!

Have a checking account? Why haven't you signed up for **online account access**? Contact our Wyoming or Wilkes-Barre office to establish your username.



2008 XMAS CLUB PAYOUT SET FOR OCTOBER 17TH!

Christmas Club checks will be mailed on October 20, 2008.

Checks will include all money received by the Credit Union through October 17, 2008.

IF YOU HAVE A SHARE DRAFT ACCOUNT, CHRISTMAS CLUB PROCEEDS WILL BE DEPOSITED **AUTOMATICALLY. NO WAITING FOR YOUR CHECK IN THE MAIL!!!**

You can find your deposit amount on your October statement or online through CU-At-Home if you are registered.

Remember to record the deposit in your checkbook!

LIKE TO START A CLUB FOR NEXT YEAR? NEED MORE FUNDS FOR NEXT YEAR'S EXPENSES? SIMPLY RETURN THE COUPON BELOW! (*Not necessary for existing participants.*)

2009 U.F.C.W. Local #72 F.C.U. Christmas Club

Name: _____ Acct. #: _____

Employer: _____ Social Security #: _____

Please increase my current total payroll deduction by \$ _____ per pay effective as soon as possible.

_____ Please post the above increase in a **NEW** Credit Union Xmas Club. **I don't have a club now.**

_____ Please increase my **CURRENT** Credit Union Christmas Club by the above amount per pay.

I UNDERSTAND THAT WITHDRAWALS FROM THE CHRISTMAS CLUB ARE LIMITED TO ONCE A YEAR IN ADDITION TO THE NORMAL PAYOUT.

SIGNATURE _____

No Changes

SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 9-30-08

<u>\$ Balance</u>	<u>Regular Shares (Savings)</u>		<u>IRA Accounts:</u>	
	<u>APR*</u>	<u>APY**</u>	<u>APR*</u>	<u>APY**</u>
Under \$300.00	none	none	none	none
\$300 – \$4,999.99	1.750%	1.762%	2.000%	2.015%
\$5,000 – \$9,999.99	2.250%	2.269%	2.500%	2.524%
\$10,000 – \$24,999.99	2.750%	2.778%	3.000%	3.034%
\$25,000 – \$49,999.99	3.000%	3.034%	3.250%	3.290%
\$50,000 Up	3.250%	3.290%	3.500%	3.546%
Christmas Share Accounts ((\$100 – Up)	1.750%	1.762%		
Share Drafts (Checking)				
Under \$1,000.00	none	none		
\$1,000.00 - \$4,999.99	0.500%	0.501%		
\$5,000.00 Up	1.250%	1.256%		

PLEASE NOTE: Savings rates are computed based on the average monthly account balance for all types of share accounts. For regular and IRA accounts, an account may earn dividend credit at multiple rates if the average monthly balance falls into different tiers during each month of the quarter. For share draft accounts, dividends are posted on a monthly basis. **A Truth in Savings disclosure covering all types of share accounts is available upon request. Contact our office for further information.**

*APR = annual percentage rate **APY = annual percentage yield



Need a Home Equity Loan? Call Your Credit Union! Purchasing a Home? Call PHH!

Teaming up with PHH Mortgage Services, one of the nation's largest mortgage lenders, U.F.C.W. Local #72 Federal Credit Union brings you a new technologically advanced method of obtaining a mortgage. Now you can apply for a mortgage over the telephone, from the convenience of your home, office, or even your cellular phone!

The PHH Mortgage Services mortgage program is dedicated to servicing your mortgage needs with ease, speed and efficiency. We also offer some of the industry's strongest service guarantees:

- PHH Mortgage Services GUARANTEES to beat any lender's price or pay you \$500*
- PHH Mortgage Services GUARANTEES to give you a same-day loan decision or pay you \$250
- PHH Mortgage Services GUARANTEES to meet your agreed-upon closing date or reduce your interest rate by 1/8 of 1 percent for the life of your loan**

PHH Mortgage Services is available six days a week, Monday through Friday, from 8:30AM to 9:00PM, and Saturday, from 8:30AM to 5:00PM EST. To speak directly with an expert mortgage consultant, simply call 1-877-565-9809. The entire process is amazingly fast, and once PHH Mortgage Services has your permission, it only takes about 30 seconds to access your credit report. In most cases, *PHH Mortgage Services can give you a mortgage decision in just 20 minutes.*

** A customer must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates an equivalent or lower interest rate and closing costs package for the same loan program that is offered by us, and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$100, or paying the customer \$500 when they close with that lender and provide us with a copy of the signed Note and final HUD-1 settlement statement. ** Approved, conventional, purchase loans only.*

Financing provided by PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054. Arizona Residential Mortgage Licensee #BK 00010039; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee; Illinois Residential Mortgage Licensee; Massachusetts Licensed Lender #ML1653; New Hampshire First Mortgage Banker #5625-MB & Second Mortgage Home Lender #5626-MHL; Licensed by the NJ Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Rhode Island Licensed Lender; Minnesota—This is not an offer to enter an interest rate lock-in agreement. Licensed First Mortgage Banker and Secondary Mortgage Lender by Pennsylvania Department of Banking. ® is a registered trademark of PHH Corporation.