



Warrior



Visit our website at www.creducomp.com
to find more credit union information!



Have a checking account?

Why haven't you signed up for **online account access**?

Contact our office at (570) 693-1339 to establish your username.

Life Savings Insurance

PROVIDED AT NO COST BY YOUR CREDIT UNION

Each month we receive several calls from members who state they are unaware of a benefit we provide—LIFE SAVINGS INSURANCE. Very simply, the Credit Union provides life insurance on REGULAR SHARES (not Christmas shares, share drafts, or supplemental share accounts) equal to the amount on deposit up to a maximum of \$3,000.00, if the funds were deposited before your 55th birthday.

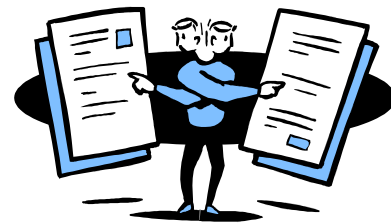
You do not lose benefits as you grow older if your funds remain in the Credit Union! In other words, the age of death does not matter!

So...you are past 55, you say, and you don't have the \$3,000 in your shares? You are still eligible for substantial benefits per the table below. **Remember, you keep these benefits FOREVER if the money stays in the Credit Union.**

Call the Credit Union for more information about eligibility criteria.

<u>AGE OF MEMBER / DATE OF DEPOSIT</u>	<u>PERCENT OF BALANCE INSURED</u>
0 through 6 mos.	25%
6 mos. through 54 yrs. (inclusive)	100%
55 yrs. through 59 yrs.	75%
60 yrs. through 64 yrs.	50%
65 yrs. through 69 yrs.	25%
70 yrs. or older	0%

Switch Your Checking Account Here!



You've already got a savings (regular share) account. Why not enjoy the convenience of a checking (share draft) account as well?

The process of change may seem daunting, but we are here to help. Here are some guidelines for the process:

1. Stop by any of our offices to find out the details about our share draft (checking) program. We can give you a few starter checks if necessary, so that you can begin using your account right away.
2. Give your employer your new account information to begin direct deposit.
3. Notify any companies for which you have authorized automated withdrawals. In some cases, a voided check may be necessary.
4. Verify that all checks have cleared before closing your old account.
5. Enjoy your new share draft account! Sign up for online account access, or request a debit card.

If you have any questions regarding switching your checking account to the Credit Union, please do not hesitate to ask!

**Already using our services?
Encourage your co-workers to do the same!**



SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 12-31-08



<u>\$ Balance</u>	Regular Shares (Savings)	
	<u>APR*</u>	<u>APY**</u>
Under \$300.00	0.000%	0.000%
\$300 – \$4,999.99	1.750%	1.762%
\$5,000 – \$9,999.99	2.250%	2.269%
\$10,000 – \$24,999.99	2.750%	2.778%
\$25,000 – \$49,999.99	3.000%	3.034%
\$50,000 – Up	3.250%	3.290%
Christmas Share Accounts (\$100 – Up)	1.750%	1.762%
Share Drafts (Checking)		
\$1,000 – \$4,999.99	0.500%	0.501%
\$5,000 – Up	1.250%	1.256%

Rates are not guaranteed for future quarters;
the quarter ending 3-31-09 will be decided in late March.

NOTE: Savings rates are computed based on the average monthly account balance for all types of share accounts. For regular share 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

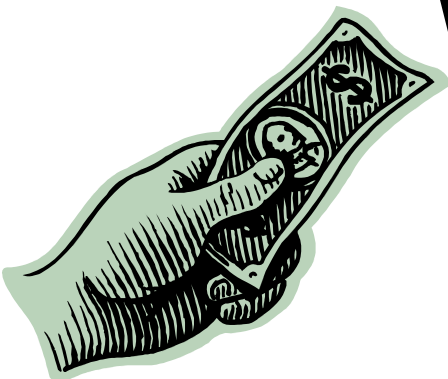
** APY = annual percentage yield



The economy may be at its worst...but

WE HAVE BIG BUCKS TO LEND!

...at reasonable rates, too.



Give us a call at 693-1339 and get all your holiday bills consolidated into one LOW monthly payment!