



# Warrior



## CU-At-Home, our online account system, is ready for sign-ups!



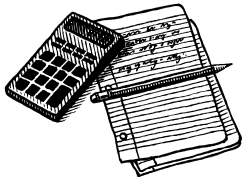
You may sign up for CU-At-Home either on the phone or in person (not by answering machine, mail, or email). To access the system after you've registered with us, go to [www.creducomp.com](http://www.creducomp.com) and choose your credit union, then click on the CU-At-Home logo!

Some of the features available:

- Account balances and history  
*Misplace your statement? Want to check your direct deposit? Did a certain check clear? Just look it up!*
- Transfers/recurring transfers between credit union accounts  
*Make a one-time transfer, or even set up automatic payment of your loan.*
- Balance notifications/transfer notifications  
*Receive a text message or email if your account drops below a certain balance or you have an overdraft!*

We hope you will find this service to be a convenient way to monitor your credit union accounts. On our website, you can also find our current savings rates, office hours, and other information. Check it out!

<http://www.creducomp.com>



## BEWARE! DO YOUR HOMEWORK!

The following is an excerpt from an actual loan document for a new car loan made by another local credit union. The APR and finance charge are roughly triple what a member would pay for the same loan through our credit union. Does this seem fair?

PENNSYLVANIA MOTOR VEHICLE INSTALLMENT SALE CONTRACT,		Dated <u>05/27/2008</u>		SIMPLE INTEREST	
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all scheduled payments.	<b>Total Sale Price</b> The total cost of your purchase on credit, including your downpayment of \$ <u>N/A</u>	
15.20%	\$ 10485.22	\$ 19774.22	\$ 30259.44	\$ 30259.44	

Always know what rate you are being charged as well as any hidden fees! **Our rates are the same for every member, and life insurance is provided at no cost up to \$15,000 for all loans except home equities.** Shop around—then call us!



# SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 6-30-08



Regular Shares (Savings)

<u>\$ Balance</u>	<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%
<b>Christmas Share Accounts (\$100 – Up)</b>	1.750%	1.762%
<b>Share Drafts (Checking)</b>		
\$1,000 – \$4,999.99	0.500%	0.501%
\$5,000 – Up	1.250%	1.256%

**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

**PARK TICKETS  
NOW ON SALE**



<b>Hershey Park</b>	<u>Our Price</u>	<u>Door Price</u>	<u>Savings</u>
Regular ( <i>Age 9-54</i> )	35.95	47.95	12.00
Junior/Senior ( <i>Age 3-8 or 55-69</i> )	25.95	28.95	3.00
Senior Plus ( <i>Age 70+</i> )	19.95	18.95	1.00
<b>Dorney Park</b>	<u>Our Price</u>	<u>Door Price</u>	<u>Savings</u>
Regular ( <i>Over 48" Tall</i> )	26.50	38.99	12.49
Junior/Senior ( <i>Under 48" or Age 62+</i> )	17.00	18.00	1.00