

# the CU connection

WINTER 2010

## Consolidate Debt And Get Ahead

Now that your schedule is free of shopping, parties and revelry, what is left over – besides the memories (and the wrapping paper)? The bills! Keep at least one resolution this New Year, and get your finances back on track. Save money on the post-holiday high interest debt with a debt consolidation loan from E&G EFCU.

If you have several credit cards accruing interest – especially if you can only afford to make the minimum payment – you are headed towards an avalanche of problems. Let us help you get out from under those high interest charges with one of our debt consolidation solutions. Combine your high interest bills into easy-to-handle payments by taking advantage of our money-saving Signature Loan. Plus, with a Signature Loan, we have terms available up to 60 months, you can borrow up to \$20,000, and you can borrow it for any reason!

For more information or to get started, call **(914) 946-6200** (Hartdale) or **(914) 664-2646** (Mt. Vernon) or stop by the credit union. Getting ahead this year really is possible. Let E&G show you how.

\*Payment based on 36-month unsecured loan at 9.25% and with required credit score.



### Debt Consolidation Loans

Borrow \$5,000 For As Little As

**\$159.58** Per Month

**9.25% APR\*** For 36 Months

### Look Inside

**Refer A Member And Win!**  
Page 2

**Convenience Services  
Save You Time!**  
Page 2

**Fast & Safe Tax Refunds**  
Page 3

**Protect Your Future!**  
Page 4



**Educational & Governmental**  
EMPLOYEES FEDERAL CREDIT UNION



# REWARDS!

## Refer A New Member And Win!

Credit union membership has its rewards. Now is the time to share these rewards with your family and co-workers! They'll enjoy our low loan rates, high returns on savings and timesaving convenience services.

For each member you refer who joins E&G EFCU and signs up for an account with Direct Deposit or Payroll Deduction within 30 days, you could *both* win up to \$50 with our scratch-off coupons. You will each get an additional scratch-off when your referral opens a checking account and another when your referral closes on a loan. **Plus, each scratch-off will be entered into our \$1,000 drawing!\***

## Getting Started Is As Simple As 1, 2, 3...

1

Simply go to [www.egefcu.com](http://www.egefcu.com), click on the E&G Rewards logo to get your referral coupon, and print the coupon.

2

Bring or mail the referral coupon for the family member or co-worker you wish to refer.

3

Both you and your referral win when they join.\*

With E&G EFCU, you can't lose – our products and services will save you time and money every day. Head in to the office or visit [www.egefcu.com](http://www.egefcu.com) to get started.

\*Prize will be deposited into your account when the referred member joins and signs up for Direct Deposit or Payroll Deduction within 30 days and after first payroll deduction or direct deposit occurs. An additional entry is provided if the referred member signs up for checking within 60 days and/or if the referred member closes on a loan within 90 days of joining the credit union. Referral forms can be found at [www.egefcu.com](http://www.egefcu.com) – have your referral complete one and return it to the credit union at his or her convenience. Drawing will be held December 20, 2010.

*Hurry – you must return your scratch-offs before December 10, 2010! The drawing is to be held December 20, 2010.*

## Convenience Services at E&G EFCU Save You Time!

Let us help you simplify your financial life. Managing your money is easier than ever with these free services designed to save you time and money:

### 24-Hour Home Banking

Enjoy total access to your finances from any computer connected to the Internet. You can check your balances, make loan payments, verify cleared checks, transfer money between accounts, and so much more!

### Debit Card

Use your Debit Card at the millions of locations worldwide where the Visa® Debit Card is accepted. Eliminate the need for identification and check approval at each purchase point. The amount you spend will be deducted from your checking account. Just present your Debit Card and sign the receipt. Better yet, the same card will also work at ATMs and point of sale terminals with your PIN.

### Free Checking

Managing your money couldn't be easier. Eliminate high fee checking with E&G EFCU's Share Draft/Checking Account. With no monthly services fees, per-check charges or minimum balance requirements, we can't be beat! You'll even earn dividends on balances over \$1,000!

### 24-Hour Audio Response Teller

Our 24-Hour Audio Response Teller is the quick and convenient way to access your accounts. Simply use any touch tone phone to verify account balances and checks cleared, to withdraw money and transfer funds, plus much more! Call **(914) 946-9218** for fast access!

### Direct Deposit

Deposit your pay, Social Security or pension checks safely and securely directly into your account. It's free and you don't have to worry about check cashing trips or about lost, stolen, or mail-delayed checks. Your money is automatically transferred and available every pay day.

### Payroll Deduction

With Payroll Deduction you can have a portion of your pay directly deposited into your credit union accounts. It's a great way to establish a no-excuses savings plan and make loan payments automatic!

### E&G EFCU Website

Information at your fingertips whenever you need it! Visit us on the web at [www.egefcu.com](http://www.egefcu.com) for more information. Check it out!

### Great New Conveniences!

We've just installed 24-Hour full service ATMs at our Hartsdale office! We have both a drive-up full service ATM and a full service walk-up ATM. Access your accounts anytime at the ATM! Also, don't forget the ATM available at our Mt. Vernon branch.

### Save Time Today!

Call **(914) 946-6200** (Hartsdale) or **(914) 664-2646** (Mt. Vernon) or stop by the credit union for more information or to sign up!

## E&G Employees Federal Credit Union Philosophy

The credit union philosophy is about cooperation and member equality – people working together to build a better life for themselves and the community. We believe that and we practice it each day.

E&G EFCU was founded in 1937 and we've developed into a full-service financial institution serving more than 8,000 members. We believe our job is to look out for our members' interests and to provide you with services that go beyond other financial institution's offerings. We are a unique, not-for-profit and member-owned financial institution. Unlike banks that are strictly profit-driven, we return excess earnings to our members in the form of friendly and personal service, lower interest rates for loans, higher yields on savings and investment accounts, and by adding new financial products and services.

We've also been around awhile and recognize that safety is one of the most important considerations when you're looking for a financial institution to join. You can rest easy knowing that your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Source: Credit Union National Association, Inc.



**We are here to help  
make a difference for  
you and our community.**

## Fast Tax Refunds With Direct Deposit!

When you authorize a Direct Deposit on your 2009 tax return, your tax refund will be deposited directly into your account. It's the safest and fastest way to have your refund available to you immediately!

### 3 Quick And Easy Steps

Just follow these three steps on your tax return to have your refund direct deposited into your E&G EFCU account.

**1. Enter E&G EFCU's Routing Number: 221977035.**

Refund	
44	If line 42 is more than line 27, subtract line 27 from line 42. This is the amount you overpaid.
45a	Amount of line 44 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>
b	Routing number <input type="text" value="221977035"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number <input type="text"/>

**2. Choose your Checking or Savings account for your deposit.**

**3. Enter your E&G EFCU Account Number – no spaces or dashes.**

For more information, stop by the credit union or call **(914) 946-6200** (Hartsdale) or **(914) 664-2646** (Mt. Vernon). File early and receive your refund electronically – it's fast, safe and easy!

## Safety Alert!

Keep your identity and PIN number safe – say "Credit" not "Debit." Simply by using signature-based transactions or "credit" with your VISA® Debit Card, instead of PIN-based transactions ("debit") you can help guard your identity and finances against theft. Protect yourself!



## Holiday Closings

### Good Friday

Friday, April 2, 2010 (close at 2 p.m.)

### Memorial Day

Monday, May 31, 2010

## Protect Your Future With An IRA!

Are you concerned about not having enough funds in retirement? Are you worried about the future of Social Security? Your future is one of the most important things you can invest in. An Individual Retirement Account (IRA) is an important aspect of retirement saving. E&G EFCU offers IRAs to help you get a head start on saving for the future.

Choose from a **Traditional IRA** or an **IRA Market Index Certificate** and set aside up to a maximum of \$5,000 for 2009. If you are age 50 or older, you can make an additional \$1,000 "catch-up" contribution to your IRA, bringing your maximum contribution for 2009 to \$6,000. IRA contributions may be tax-deductible, so saving for a secure retirement could help you minimize your tax liability. Be sure to consult your tax advisor.

Don't forget that your retirement savings are insured up to at least \$250,000 by the NCUA, a federal agency.

### Start Today!

April 15, 2010 is the deadline for 2009 IRA contributions. Consult your tax advisor for information on choosing the IRA that's right for you. Call us at **(914) 946-6200** (Hartsdale) or **(914) 664-2646** (Mt. Vernon), or visit us on the web at **www.egefcu.com** for more information. Stop by the credit union to open a Traditional or Certificate IRA Account.

Income caps and other limitations may apply. Contact your tax advisor for advice specific to your financial situation.



**Educational & Governmental**  
EMPLOYEES FEDERAL CREDIT UNION

#### MAIN OFFICE

Second Floor, 333 N. Central Ave.  
Hartsdale, NY 10530

**Phone:** (914) 946-6200 • **Fax:** (914) 946-2910

Monday, Tuesday, Wednesday, & Friday:  
9:00 am – 4:00 pm

Thursday:  
9:00 am – 6:00 pm

#### BRANCH OFFICE

22 W. First Street, Room 311  
Mt. Vernon, NY 10550

**Phone:** (914) 664-2646 • **Fax:** (914) 664-7991

Monday, Tuesday, Wednesday, & Friday:  
9:00 am – 4:00 pm

Thursday:  
9:00 am – 5:30 pm

[www.egefcu.com](http://www.egefcu.com)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

MP 17055 12/09 Marketing Partners (888) 641-1215

**Refer A Member  
– You Could Win  
\$1,000 Or More!**

Second Floor, 333 N. Central Ave.  
Hartsdale, NY 10530

**Educational & Governmental**  
EMPLOYEES FEDERAL CREDIT UNION



PRSRT STD  
U.S. Postage  
PAID  
Lehigh Valley, PA  
Permit #550