

COMMON CENTS

www.enfieldcommunityfcu.org

Member Owned and Community Focused

THANK YOU to everyone who helped us celebrate our 75TH!

It was a grand celebration on the warm summer evening of June 7 when the Enfield Community Federal Credit Union held its 75th Anniversary Party. Over 125 credit union members, Chamber of Commerce



ECFCU President and CEO Kathleen A. Gleason (right) presents Janet D'Aleo with a red rose bouquet.

members, and Credit Union League of CT personnel attended the special event.

Refreshments were

served, many drawings held, and everyone enjoyed the festivities. The ECFCU honored and presented roses to Janet D'Aleo, their member with the oldest account number.

It was also an occasion for formal accolades. The ECFCU proudly accepted a framed General Assembly Official Citation from the State of Connecticut, a Certificate of Excellence from the North Central Connecticut Chamber of Commerce, a bound Proclamation from The Town of Enfield, CT, and an Anniversary Award plaque from The Credit Union League of Connecticut.



We at the ECFCU were overwhelmed with gratitude by the support received from all who attended. It truly was a pleasure for us to be able to host our historic milestone Diamond Anniversary Party!

Did you know... **OUR RATES ARE GREAT**

Ask us about refinancing your Auto Loan. Ask us about refinancing your Home Mortgage. Use the advantage of our low rates to finance your life's expenses!

ECFCU LOANS CAN SAVE YOU MONEY



Home Equity Line of Credit (HELOC) offer a Financing Solution

Need funds to pay for home repairs? ...medical bills? ...education?

An ECFCU Home Equity Line of Credit (HELOC) allows you to access the equity you have built up in your home with a line of credit. You may borrow from \$10,000 to \$100,000 and rates are variable. Find out more details by contacting our Loan Processor at 860-253-5100 x111 or visiting the Loans Section on our website.

Why should you consider a Home Equity Line of Credit?

- No points, closing costs*, or application fees and convenient payment options
- Access to any needed funds during a ten-year period upon loan approval
- Member Service available to answer questions and guide you through the simple process

ECFCU offers many loan options to fit your financial situation and needs. Ask us about what loans might be best to help you purchase a vehicle or a home, consolidate debt, fund home repairs, pay for school, or handle emergency expenses.

*Annual Percentage Rate (APR) may vary monthly and will be based on the Prime Rate published in the Wall Street Journal on the last business day of the month. Rate based on approved credit and may vary based on credit worthiness. Closing costs may apply for loans under \$25,000.

We are celebrating our 75TH Anniversary all year long!

Every month a CU Member's name is drawn to win a \$75 VISA Gift Card.

This October means a double celebration for the ECFCU

It's International Credit Union Week, Day, and our CU's 75th Anniversary Day

The actual date of ECFCU's 75th Anniversary Day happens to be October 19, 2011 and falls during International Credit Union Week (October 17-21, 2011). It is also the day before International Credit Union Day on October 20. These October events give us more reasons to celebrate our credit union. Check our CU lobby and website for event details.



This year ICU's theme "Credit Unions Build a Better World" highlights the important economic and social contributions credit unions make not only within their communities but also worldwide.

On Wed., October 19, our CU chartering date, we have planned a Cupcake Party.

Stop in to enjoy refreshments and take part in our credit union celebration specials happening that day.



MARK YOUR CALENDAR:

- Oct. 19 ECFCU's 75th Anniversary Day
- Oct. 20 International Credit Union Day
- Oct. 17-21 International Credit Union Week

ECFCU helps make getting "holiday ready" Simple

Holiday Club Savings Accounts

Be prepared for holiday spending

ECFCU's Holiday Club Account allows CU members to set aside funds for a specific purpose like holiday expenses. Dividends are paid quarterly on the average daily balance. Deposit through payroll deduction, by mail or in person as often as you like. Withdraw your funds when it's best for you.

VISA Debt and Credit Cards

A rewarding combination with benefits 

Every time you use your ECFCU VISA Debit and Credit Card for signed purchases, you earn points towards cash, gift cards, travel, and more. Always go holiday shopping with your ECFCU VISA and enjoy the benefits of earning rewards with our VISA Extra Awards program. It's like getting a surprise gift.

VISA Gift Cards

A great gift idea for the holidays and birthdays

Give the gift of choice this year with our ECFCU VISA Gift Cards. Choose from the four designs and load with a value between \$25 and \$1,000. They are always a simple and much appreciated gift.



1936 FUN FACTS:

What life was like 75 years ago!

- A Studebaker Car cost about \$665.00. Average wages were \$1,713.00 per year. Men's lined gloves cost 98¢ and a bottle of Ketchup cost 9¢.
- Magnetic Recording was invented in the USA for audio tapes. The Zippo Lighter was invented at Zippo Manufacturing. Killer tornadoes struck Tupelo, Mississippi and Gainesville, Georgia.
- The first successful helicopter flight was made. The BBC started the first public Television broadcasts in London.
- Charlie Daniels was born Oct. 28 in Wilmington, NC. Michael Landon was born Oct. 31 in Queens, NY. Mary Tyler Moore as born Dec. 29 in Brooklyn, NY.

Information above gathered from the references found on www.thepeoplehistory.com



Connected with ECFCU on Facebook yet?
Check out our page on www.facebook.com and 'Like' us!

Keep It Secure in an ECFCU Safe Deposit Box

Protect your valuables by storing them in an ECFCU Safe Deposit Box. Several sizes are available and all are offered at a very competitive annual fee. You'll have piece of mind with an ECFCU Safe Deposit Box as well as:



- Safe storage for your important papers and other valuable items.
- Private room for visiting purposes, accessible during regular business hours.
- Authorized persons only allowed access to your box.

Contact one of our member service representatives for the sizes and rental fees of the safe deposit boxes still available.

ANOTHER BENEFIT of being an ECFCU Member:

The Sprint Credit Union Member Discount Plan

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com.
Call **877.SAVE.4.CU** (877.728.3428)
Visit **your local Sprint retail location**.

Just tell them you're a **Credit Union Member**
to get this exclusive discount.

Ask to be attached to the [NACUC_ZZM Corporate ID](#).



RATE CORNER

Rates effective September 1, 2011 and are subject to change.

LOAN RATES

	APR ³
Share-Secured	3.50%
Certificate-Secured	current rate + 3.00%
VISA Credit Card	starting at 10.90% ¹
HOME EQUITY	
Home Equity Line of Credit	starting at Prime ²
Home Equity Fixed	starting at 4.50%
EDUCATION	8.00%
NEW AUTOS	starting at 3.50% ¹
<i>100% Financing On New Autos</i>	
USED AUTOS	starting at 3.50% ¹
SIGNATURE	starting at 9.00% ¹
HOME IMPROVEMENT	starting at 8.50% ¹
RECREATION VEHICLE (new/used)	starting at 9.00% ¹
BOATS (new/used)	starting at 9.00% ¹

ANNUAL DIVIDEND RATES

	RATE	APY ⁴
Regular Shares, Clubs & IRA Shares (declared for 2nd QTR) Rates subject to change quarterly Minimum to open account is \$20.00	0.10%	0.100%
Money Market Account		
\$2,500.00 - \$9,999.99	0.15%	0.150%
\$10,000.00 - \$24,999.99	0.20%	0.200%
\$25,000.00 - \$49,999.99	0.25%	0.250%
\$50,000.00 and above	0.25%	0.250%
Share Certificates & IRA Certificates (\$1,000.00 minimum)		
6-month Certificate (IRA not available)	0.45%	0.451%
12-month Certificate	0.55%	0.551%
18-month Certificate	0.70%	0.701%
24-month Certificate	0.70%	0.701%
36-month Certificate	1.10%	1.106%
48-month Certificate	1.50%	1.511%
60-month Certificate	2.00%	2.018%

¹Lowest Rate Available. Actual rate depends on credit worthiness.

²Prime Rate as of August 31, 2011 is 3.25%. Rate is variable. Maximum APR is 18.00%. Minimum APR is 4.00%.

³Annual Percentage Rate.

⁴Annual Percentage Yield.

*No CU Exclusive Plus discount on promotional rates.

All loan rates with CU Exclusive Plus Account (excluding HELOC, VISA and mortgages) qualify for 0.25% discount. VISA disclosure: Annual Percentage Rate for purchases: Starting at 10.9%; Grace period for repayment of the balance for purchases: 25 days; Method of computing the balance for purchases (including new purchases): Average daily balance; Annual Fee: None; Late Payment Fee: \$15.00; Non-Sufficient-Funds Check Fee: \$23.00.



— HOLIDAY CLOSINGS —

Columbus Day: Mon., Oct. 10 • Veterans Day: Fri., Nov. 11
Thanksgiving Day: Thu., Nov. 24
Christmas Holiday: Sat., Dec. 24 & Mon., Dec. 26
New Years Holiday: Sat., Dec. 31 & Mon., Jan. 2, 2012