

COMMON CENTS

www.enfieldcommunityfcu.org

Member Owned and Community Focused

A FAREWELL MESSAGE from our President,

Twenty years ago I walked into the office of the Enfield Community Federal Credit Union on Hazard Avenue, new to Enfield and new to this organization. In the two decades since then, a lot has happened in the world, our country, and our own community. As a financial institution that is so integrally connected to members of this community, we have navigated the effects of a poor economy, lost jobs, and even natural disasters along side the people of Enfield, CT. We know when babies are born, someone buys their first car or overcomes an illness. Being a member-driven credit union has been a distinct advantage in weathering the challenges and celebrating the milestones of life. Our philosophy—*people helping people*—has guided my staff, the board, and me all the while.

This is the heart of what has made my tenure at ECFCU so rewarding. So it's with mixed emotion that I tell you that I will be retiring at the end of February 2012. I'm proud to have been a part of the growth and development of ECFCU as we have evolved in a constantly changing environment. We've moved twice to ensure a facility that would meet members' needs, ultimately constructing our own building complete with drive-up windows and ATM. We've added services including credit and debit cards and many others, too numerous to count.

But a lot has also stayed the same. Many of our staff have been here since or before I started. They, along with those newer to ECFCU have worked incredibly hard to advance our work as an institution and to offer the best service to our members. Many of our 3,600 members have been with us since I started as well. This is a true testament to the loyalty many have for this credit union. Many thanks for your support. And I cannot thank enough my incredible staff and the committed board of directors for their guidance, friendship, and contributions. I will truly miss you all.

Being President of ECFCU had not been just a job, it has been a way of life. It has been my privilege to serve the credit union and be part of the Enfield community. I wish the credit union continued success and growth.

Kathleen A. Gleason
Kathleen A. Gleason, ECFCU President/CEO

"Don't get caught in the Dark Again"

No need to be in despair—we are here to help you repair.

After experiencing New England's latest weather related challenges, the ECFCU is offering a special loan option if you are purchasing a generator or need to finance storm damage tree removal.

HELP LOAN SPECIAL: Available at 6% with terms up to 36 months!

Call one of our member service representatives at 860-253-5100 for complete loan details and application information.



Did you know: It's happened to 11.1 million* people!

Don't allow identity fraud to cripple your life plans.

Stay safer and protect yourself with the smsGUARDIAN™ system.

A staggering 11.1 million Americans – that's how many adults are victim to identity fraud in one year alone.* As card use rises, fraudsters are increasingly motivated to find new ways to target real-time, pay-as-you-go transactions. *smsGUARDIAN* has developed a new text alert solution designed with your safety in mind.

The *smsGUARDIAN* system works by sending text alerts directly to your cell phone or mobile device based on your card usage. If you do not recognize the transaction you can reply to the original text, and *smsGUARDIAN* will immediately block the card, closing the window of opportunity in which subsequent unauthorized transactions could take place. The *smsGUARDIAN* system can detect potentially fraudulent activity within minutes of a transaction. Their experienced analysts will take action if suspicious activity occurs. Adding *smsGUARDIAN* to your fraud protection is just one more way to stop fraudsters in their tracks!

The ECFCU now offers the *smsGUARDIAN* system to its members. Interested in learning more about this new security product? Contact one of our member service representatives at 860-253-5100 or visit our website: www.enfieldcommunityfcu.org. Go to the "About Us" menu heading and view the information under the "News and Announcements" item listing.

*Javelin Strategy & Research, "Identity Fraud Survey Report," February 2010.

Spread the Word about the benefits of credit union membership

You can enjoy ECFCU's rewards and services!

The ECFCU has many choices for checking accounts that include FREE checking, and FREE debit card transactions. Find out about your choices to go FREE today. Contact one of our member service representatives at 860-253-5100. And then be sure to share the great news with your friends, family, co-workers, and contacts – that ECFCU is the best!



ECFCU offers many FREE choices.
We don't charge you to use your debit card!

Membership is open to anyone who lives, works or worships in the town of Enfield, CT and their families. Joining is easy! To become a member, come visit our 11 Cranbrook Blvd. office and speak to our staff. It only takes \$20.00 to open a Share Savings Account. Call us at 860-253-5100 or email us at tellers@enfieldcommunityfcu.org if you need more information about joining.

Need some extra CA\$H right now?

With ECFCU's Loan Payment Deferral Program you can...

Take advantage of ECFCU's Loan Payment Deferral Program and keep some extra money in your wallet. Skip one loan payment now and pay it later at the end of your loan's term.

...SKIP YOUR NEXT LOAN PAYMENT!*

This option can be used once a year on all member loans which are current and have had at least six received payments (exceptions are: Mortgages, Home Equity Lines, and Education Loans). Download the Loan Payment Deferral Agreement from our website: www.enfieldcommunityfcu.org under the "Online Applications" menu heading, or stop in to see one of our member service representatives today.



*Valid only upon application approval.

1936 FUN FACTS:

What life was like 75 years ago!

- Bacon cost 35¢ a lb. and Pork Loin Roast cost 15¢ a lb. For \$800.00 you could buy a 4-acre land plot in Port Arthur, TX. A Nash Super 8 cost about \$995.00.
- Bell Labs tested coaxial cable for TV use. The first common carrier license was issued by the ICC in Scranton, PA. Cunard ocean liner *The Queen Mary* began her Atlantic Ocean crossings.
- The Green Bay Packers won the NFL championship. The first giant panda was imported into the U.S. The Australian Tasmanian Tiger (Wolf) became extinct.
- Jim Henson was born Sept. 24 in Greenville, MS. Winnie Mandela was born Sept. 26 in Bizana, Transkei. David Carradine was born Dec. 8 in Hollywood, CA.

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



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

Thanks for helping us to Give Back

Your donations made a tremendous difference!

We take great pride in helping people. Throughout 2011, the ECFCU actively participated in gathering funds to assist the following charitable organizations. Our members' generous donations added to our contribution goals.



THIS YEAR WE SPONSORED ASSISTANCE FOR:

- Arthur C. Luf Children's Burn Camp of Union, CT
- Literacy Volunteers of America
- Educational Resources for Children
- Enfield Food Shelf
- Network Against Domestic Abuse

Community involvement is always a priority for us. We greatly appreciate everyone's efforts to help make positive changes. Thank You!

Did you know the ECFCU offers these services?

Spread the word to your family, friends, and contacts!

- Direct Deposit • Payroll Deduction • Money Orders • Notary Public
- Safe Deposit Boxes • Low Rate VISA Credit Cards • Foreign Currency
- Child and Teen Savings Accounts • Teen Scene Club Website
- Low Rate New and Used Auto Loans • Fixed Rate Mortgages • Gift Cards
- Account management by telephone and online • Home Equity Loans
- Member discounts at various businesses • Presidential \$1 Collector Coins

To learn even more about our credit union services, please visit our website: www.enfieldcommunityfcu.org or stop in and ask one of our helpful member service representatives.

RATE CORNER

Rates effective December 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)	0.10%	0.100%
Rates subject to change quarterly Minimum to open account is \$20.00		
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)	0.30%	0.300%
12-month Certificate	0.55%	0.551%
18-month Certificate	0.70%	0.702%
24-month Certificate	0.70%	0.702%
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 November 30, 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 —

New Year's Day Holiday: Monday, January 2
Martin Luther King, Jr. Day: Monday, January 16
Presidents' Day: Monday, February 20
Good Friday: Friday, April 6

NOTICE to all ECFCU Members:

When making an ATM transaction at the ECFCU building's drive-up ATM, please remember to completely exit out off your final transaction screen when you have finished.

Our ATM has built-in security, but your awareness is always an extra safety precaution.

— An important reminder from the ECFCU Staff