

Change in Our Funds Availability Policy

When you opened your account with us, you received our Funds Availability Policy which identified when items deposited to an account become available to be withdrawn in cash and to pay checks that you have written. Because of changes in the manner the Federal Reserve System processes checks, we are required to amend our Funds Availability Policy. The effect of this amendment is that in some instances checks presented for deposit may be available to you more quickly than would have occurred previously; in no instance, will the change result in availability being delayed longer.

Effective December 12, 2009, the term "local check" as used in our Funds Availability Policy is defined to mean checks with routing numbers that begin with:

0110 2110	0319 2319	0710 2710	0929 2929	1140 3140
0111 2111	0360 2360	0711 2711	0960 2960	1149 3149
0112 2112	0410 2410	0712 2712	1010 3010	1163 3163
0113 2113	0412 2412	0719 2719	1011 3011	1210 3210
0114 2114	0420 2420	0720 2720	1012 3012	1211 3211
0115 2115	0421 2421	0724 2724	1019 3019	1212 3212
0116 2116	0422 2422	0730 2730	1020 3020	1213 3213
0117 2117	0423 2423	0739 2739	1021 3021	1220 3220
0118 2118	0430 2430	0740 2740	1022 3022	1221 3221
0119 2119	0432 2432	0749 2749	1023 3023	1222 3222
0210 2210	0433 2433	0750 2750	1030 3030	1223 3223
0211 2211	0434 2434	0759 2759	1031 3031	1224 3224
0212 2212	0440 2440	0813 2813	1039 3039	1230 3230
0213 2213	0441 2441	0830 2830	1040 3040	1231 3231
0214 2214	0442 2442	0839 2839	1041 3041	1232 3232
0215 2215	0510 2510	0863 2863	1049 3049	1233 3233
0216 2216	0514 2514	0910 2910	1070 3070	1240 3240
0219 2219	0515 2515	0911 2911	1110 3110	1241 3241
0220 2220	0519 2519	0912 2912	1111 3111	1242 3242
0223 2223	0520 2520	0913 2913	1113 3113	1243 3243
0260 2260	0521 2521	0914 2914	1119 3119	1250 3250
0280 2280	0522 2522	0915 2915	1120 3120	1251 3251
0310 2310	0540 2540	0918 2918	1122 3122	1252 3252
0311 2311	0550 2550	0919 2919	1123 3123	
0312 2312	0560 2560	0920 2920	1130 3130	
0313 2313	0570 2570	0921 2921	1131 3131	

Please refer to our Funds Availability Policy to learn how you may determine the routing number of a check and therefore whether a check is a local check. Please contact us if you have any questions.

Are you on our **email list?**
Sign up today!

Get info on special offers,
latest updates, events and more!
Go to our web site to sign up!
www.enfieldcommunityfcu.org

**Your information is not shared.*



Join the... 
Club Savings

We have Vacation, Holiday and Fuel Club Accounts!

It's a great way to put money aside throughout the year to pay for those expenses. To start one, decide how much you would like to designate to your club account(s) from your paycheck. Once the account is set up, the funds are directly deposited from your paycheck - it's that simple! And there are no penalties for early withdrawal.

It's our way of helping you help yourself.

Keep your valuables
safe with us.

Try One of Our
Safe Deposit Boxes!

We have several sizes available
at very competitive rates.

Contact us for more information.

Member
Appreciation
DAYS

Coming
in April

Check our web site in
April for more details!

www.enfieldcommunityfcu.org

Holiday Closings

New Year's Day: Friday, January 1

Martin Luther King Jr. Day: Monday, January 18

President's Day: Monday, February 15

Good Friday: Friday, April 2

RATE CORNER

Rates effective December 1, 2009 and are subject to change.

LOAN RATES	APR³
Share-Secured	4.00%
Certificate-Secured	current rate + 3.00%
VISA Credit Card	starting at 9.90% ¹
HOME EQUITY	
Home Equity Line of Credit	Prime ² minus 1.00% ¹
Home Equity Fixed	starting at 6.25%
EDUCATION	8.00%
100% Financing On New Autos	
NEW AUTOS	starting at 5.20% ¹
USED AUTOS	starting at 5.50% ¹
SIGNATURE	starting at 11.25% ¹
HOME IMPROVEMENT	10.50% ¹
RECREATION VEHICLE (new/used)	starting at 12.00 - 18.00% ¹
BOATS (new/used)	starting at 12.00 - 18.00% ¹

ANNUAL DIVIDEND RATES DIVIDEND RATES APY⁴

Regular Shares, Clubs & IRA Shares (declared for 3rd QTR) Rates subject to change quarterly Minimum to open account is \$20.00	.25%	.250%
Money Market Account		
\$2,500.00 - \$9,999.99	.50%	.501%
\$10,000.00 - \$24,999.99	.50%	.501%
\$25,000.00 - \$49,999.99	.65%	.652%
\$50,000.00 and above	.75%	.753%
Share Certificates & IRA Certificates (\$1000.00 minimum)		
6-month Certificate (IRA not available)	.80%	.803%
12-month Certificate	.95%	.954%
18-month Certificate	.95%	.954%
24-month Certificate	1.25%	1.257%
36-month Certificate	1.50%	1.510%
48-month Certificate	1.75%	1.764%
60-month Certificate	2.00%	2.018%

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

²Prime Rate as of November 30, 2009 is 3.25%. Rate is variable. Minimum APR is 4%.

Maximum APR is 18.00%.

³Annual Percentage Rate.

⁴Annual Percentage Yield.

All loan rates with CU Exclusive Plus Account (excluding HELOC, VISA and mortgages) qualify for .25% discount. VISA disclosure: Annual Percentage Rate for purchases: 9.9%; 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; Over Limit Fee: \$15.00; Non-Sufficient-Funds Check Fee: \$23.00.



**Enfield
Community**
Federal Credit Union

Strength In Members

860-253-5100 - www.enfieldcommunityfcu.org

11 Cranbrook Boulevard
Enfield, CT 06082



WINTER 2010

Common Cents

A quarterly newsletter from the Enfield Community Federal Credit Union ♦ www.enfieldcommunityfcu.org

Does Everyone in Your Family Belong to Our Family?

Start the new year off by letting everyone in your family know that they can become members of ECFCU too!

Only \$20 to open an account!

Look what we have to offer for youth accounts:



MONTY MOOSE ACCOUNT

for youth ages birth - 10 years old

We deposit the first \$5.00 into your youth accounts!

TEEN SCENE ACCOUNT

for youth ages 11 years old - 17 years old

Visit our web site to view all the benefits of our youth accounts.



We also have Share Savings, Share Draft Checking and Club Accounts! Plus a variety of services that fit the evolving financial needs of our members.

Contact us today for more information at **860-253-5100** or email: tellers@enfieldcommunityfcu.org. Visit our web site at www.enfieldcommunityfcu.org and fan us on [facebook.com](https://www.facebook.com/enfieldcommunityfcu).

Congratulations to our members who won ECFCU T-shirts during Credit Union Week!

They entered their responses to the question, "Why did you choose ECFCU to be your credit union?"

"You guys are the best!"

"Friendly tellers, convenient hours, easy to work with, helpful on getting loans."

"Great service . A friend told me!"

"Very friendly!"

"I love my local credit union. I signed up at work years ago and have been here ever since. Thanks ECFCU!"

Just a few of the great comments we received! Thank you!

Need Extra Cash?

Skip your next loan payment!*

Take advantage of our Loan Payment Deferral Program!

Download a form on our web site!

*See form for details.

www.enfieldcommunityfcu.org



Pre-paid Cards Available!



VISA Gift Card

An easy way to give the gift of choice. Perfect for birthdays, showers or any occasion!

♦ Choice of 4 designs.



VISA Reloadable Card

Great alternative for those without a debit card.

♦ Reloadable personal-use card accepted at point-of-sale (signature or PIN) and at ATMs.



VISA Travel Card

Personal-use card that provides an attractive alternative to traveler's checks.

♦ Accepted for point-of-sale signature transactions and at ATMs.
♦ Accepted internationally.

Please call us at 860-253-5100 or stop in to purchase. For Frequently Asked Questions and more detailed information please visit www.myprepaidbalance.com

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100% Financing Available!
Contact us today!

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