

Churchill County Federal Credit Union

667 S. Maine, Fallon, NV 89406
Ph 423-7444 Fax 423-7223 www.cfcu.biz
September 30, 2008

Customer appreciation BBQ---October 24th / 11am to 2pm. If weather is bad we'll reschedule for October 29th. Credit Union will be closed during the BBQ.

DIVIDEND INFORMATION

Balance	3 rd Quarter-Dividends Declared		Dividends for the 4 th Quarter	
\$5.00 - \$4,999.99	apr--- .75	apy--- .752	apr--- .75	apy--- .752
\$5,000.00 - \$9,999.99	apr---1.00	apy---1.004	apr---1.25	apy---1.256
\$10,000.00 - \$24,999.99	apr---2.00	apy---2.015	apr---2.25	apy---2.269
\$25,000.00 - \$49,999.99	apr---2.25	apy---2.269	apr---2.50	apy---2.524
\$50,000.00 - \$99,999.99	apr---2.50	apy---2.524	apr---3.00	apy---3.034
\$100,000.00 and over	apr---3.25	apy---3.290	apr---3.50	apy---3.546

The Board of Directors will ratify the dividend rates once current income and available earnings, after required transfers to statutory reserves, are determined to exist.

Special Inserts: NCUA- Your insured funds & A privacy pledge to our credit union members.

Construction Zone

During the road construction on Maine Street, you will need to use the South Entrance coming into the parking lot off of Ferguson Street OR use the drop box in front of Raley's or the drop box at Maine & E. Virginia (a block to the South of the Credit Union). We pick up @ 3:30 every day the Credit Union is open.



Get in tune with our web site www.cfcu.biz

Loan & Savings rates are posted on our web site! There are all sorts of tools for helping you with your financial decisions. We also have several links to sites that you will find helpful.

**Christmas Specials are back!

In October get \$1,200 for 12 Months for 5%
In November get \$1,100 for 11 Months for 6%
In December get \$1,000 for 10 Months for 7%

Estimated
Monthly Payment
\$102.73
\$103.02
\$103.24

Skip a pay for December 2008 – Must be current on all loans – Come in to sign up & have extra funds for your Holiday.

**Not all members will qualify -- See us for details.

We'll Meet or Beat your current loan rate

Rates and terms are subject to change and subject to credit approval. Minimum loan rate is 4.00%. Offer excludes existing Churchill County Federal Credit Union loans.

Get ID Protection for \$2.99 per month!

Go to our web site www.cfcu.biz under products and click on Identity Theft Protection. Use the promo code: **ProtectID** and get this valuable service for only \$2.99 per month. Monitors all three credit bureaus. Why pay more for a benefit that your Credit Union offers to you @ their cost!

Pre-Paid Debit Cards

This is a great alternative to a checking account/ATM card. You preload your funds and spend it down, then preload more funds and spend it down. You have access to your activity via a web site and can use it to help you stay within a budget, teach a child how to be fiscally responsible while avoiding high fees like an overdraft fee, get money easily to someone out of town, and many other uses. Come in and see us today about getting pre-paid debit cards!

