



# THE COPPER PENNY

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Auburn Community  
Federal Credit Union

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## USING YOUR HOME'S EQUITY – A SMART MOVE

How long have you been working to pay for your home? This spring, you can make it work for you instead. Whether you are looking to perk up your home or your finances, our Home Equity Loan can help you make it happen.

A Home Equity Loan from Auburn Community FCU can help you reach all of your goals faster. Use the funds to make home renovations, pay college tuition, consolidate bills at a low interest rate, finance a wedding, and much more. Use this loan in a number of ways. It's all possible with Auburn Community FCU by your side.

### GET STARTED, TODAY!

Stop by or call us at (315) 253-2934 to learn more or apply.

### SAVE EVEN MORE

When you take out a Home Equity Loan during this special offer, you can receive a **.50% APR\*** discount on your loan if you set up Auto Pay from your Checking Account and a **.25% APR\*** discount on your loan if you set up Auto Pay from your Savings Account.

**HURRY,  
OFFER  
ENDS  
SOON!**

**\$100  
CASH  
IN YOUR  
POCKET**

**VEHICLE LOAN SPECIAL**  
See page 2

**HOME EQUITY LOAN**  
AS LOW AS  
**4.99%** APR\*  
TERMS UP TO  
180 MONTHS  
AVAILABLE

**PLUS RECEIVE UP TO A .50% APR\* DISCOUNT\*\***



\*APR=Annual Percentage Rate. Rates subject to change without notice. Rate based on credit. All rates shown for qualified borrowers. 4.99% APR rate includes .5% discount.

\*\*Requires Direct Deposit and Auto Pay from Savings or Checking. Other rates/terms available. New loans only. Existing loans with the credit union are not eligible.

## A MESSAGE FROM THE MANAGER / CEO



No, that's not me – it's Louis Chomyk who served as your credit union's Treasurer/Manager from 1963 into 1972.

I fortunately had the opportunity to spend some time with Mr. Chomyk as he recounted how things were nearly 50 years ago! Louis joined the staff of the Auburn Prison in 1955 as an account clerk and served in accounting and business management posts. He attended evening classes at Auburn Community College, known today as Cayuga Community College.

In 1963, Mr. Chomyk was approached by Dick Corcoran and was asked to reorganize and run the Auburn Prison FCU credit union due to his accounting background which was needed by the credit union. Every Tuesday and Friday, he would pick up deposits and loan payments in 2 drop boxes located in the prison. For his efforts, Louis was paid \$30 per month. He spent many a night with the President of the credit union, Francis Alexander, at Casey's Grocery store getting checks signed and discussing credit union strategy. Riordan's Restaurant was the site for many Annual Meetings and Board Meetings were held either at the Prison or Casey's store during his tenure.

In 1972, Louis was promoted at the prison to Institution Steward forcing him to resign his position with the credit union. If you should see Louis Chomyk today, thank him for a job well done!

Sincerely,

Saverio "Sam" A. Scro  
Manager / CEO

## A NEW VEHICLE CAN BE YOURS!



If you spend your commute picturing yourself behind the wheel of a new vehicle, now's your chance. Between dealerships looking to make room on their lots and our great rates and terms, you can hit the road in a hot deal.

Vehicle prices at dealerships are low, but unless you get a low interest rate with flexible terms, you aren't getting much of a deal. Unlike the local banks, Auburn Community FCU gives you this and provides you with assurance that you are going to get the best price possible. Plus, with pre-approval from the credit union, you'll arrive at the lot with leverage!

With Auburn Community FCU, it's always a smart time to purchase a new or used vehicle or to refinance one from another lender. Make your Vehicle Loan even easier with Payroll Deduction and Direct Deposit.

	Local Bank†	Auburn Community FCU
Estimated Purchase Price	\$20,000	\$20,000
Interest Rate	6.99% APR*	4.99% APR*
Loan Term	60 Months	60 Months
Monthly Payment	\$395.93	\$377.33

**These Savings Equal \$1,116 Over The Life Of Your Loan.** What could you do with an extra thousand dollars? Even if you have a loan elsewhere, it's not too late to cash in on these savings. Refinance your current loan and start saving right away.

### GET STARTED, TODAY!

Stop by or call us (315) 253-2934 to learn more or apply.



Offer has been extended

### CASH IN YOUR POCKET

In addition to a great loan, Auburn Community FCU will give you \$100 if you open a New or Used Vehicle loan of \$10,000\*\* or more. We will also give you \$50 if you open a New or Used Vehicle Loan under \$10,000.\*\*

\*APR=Annual Percentage Rate. Rates subject to change without notice. Rate based on credit. All rates shown for qualified borrowers.  
\*\*Money will be deposited into member's savings account after the first month's payment is received. Existing loans with the credit union are not eligible.  
†Comparison performed on 2/23/2011.





## HAVE YOU TAKEN ADVANTAGE OF OUR CASH BACK BONUS OFFER YET?

Stop paying too much for your credit card and start earning more. Not only does an Auburn Community FCU ScoreCard® Rewards VISA® give you the right purchasing power and a low rate, for a limited time, you can earn **1% cash back on balance transfers**. We've extended this terrific offer to ensure you have the opportunity to take advantage of it.

If you are still using a credit card from another financial institution, you are probably paying too much. Likewise with store credit cards. However, with the low rate and flexible terms of an Auburn Community FCU ScoreCard Rewards VISA, you have a card you can trust. This card also give you access to a valuable ScoreCard Rewards program. Watch your points add up quickly and use them for brand name merchandise, vacation getaways, fantastic services and even once in a lifetime experiences. Transfer high-interest balances and save. It doesn't get better than this!

### COMPARE AND SAVE

DOES YOUR CREDIT CARD HAVE THESE ADVANTAGES?		
Auburn Community FCU ScoreCard® Rewards VISA® Credit Card		Your Card Elsewhere
Non-Variable Interest Rate As Low As 7.90% APR*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NO Cash Advance Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NO Annual Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NO Balance Transfer Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ScoreCard Rewards	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1% Cash Back On Balance Transfers	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Same Rate For Purchases And Cash Advances	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Credit Life/Credit Disability Insurance**	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Reliable Customer Service	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Treats You Like Family	<input checked="" type="checkbox"/>	<input type="checkbox"/>

### APPLY TODAY

Apply for your Auburn Community FCU ScoreCard Rewards VISA Credit Card by calling **(315) 253-2934** or by stopping by the credit union.

\*\*Available for a small fee.

## HOLIDAY CLOSINGS

Your credit union will be closed to observe the following holidays:

### Good Friday

Friday, April 22, 2011  
(Closing at 3:00 p.m.)

### Memorial Day

Monday, May 30, 2011

### Independence Day

Monday, July 4, 2011

## ANNUAL MEETING

Auburn Community FCU's Annual Meeting was held on Monday, February 28, 2011 at the Sunset Restaurant. There were 153 people in attendance. Re-elected to 3 year terms were Thomas Casasanta, Thomas Higgins, and Daniel Curry. Congratulations to each of them upon their re-election to the Board of Directors.

## TELL YOUR FRIENDS

### SPREAD THE WORD ABOUT MEMBERSHIP

A credit union membership is everything you need to manage a successful financial life – from low interest rates on loans, to high yield rates on investments, personal attention from a dedicated staff and countless convenience services to save time and money. Did you know your family members, friends and coworkers are eligible to join and receive these same benefits? Invite them to join Auburn Community FCU so they can cash in on the same level of saving you currently enjoy. Pass it on and help your friends and loved ones, all while helping your credit union grow!



# FUN IN THE SUN – AT A PRICE YOU CAN AFFORD!

Looking to head off on a little getaway? You can with our Vacation Special. Grab the sun block and book your trip by borrowing \$750 for as low as 7.50 % APR\* for 6 months. Your payments will only be \$127.75 per month!

With rates this low, there is no need to postpone the fun. Get out there and create lasting memories – all at a price you can afford! Spend your trip enjoying yourself, not worrying about the price.

**VACATION LOAN**  
**BORROW \$750**  
**FOR AS LOW AS 7.50% APR\***  
**PAYMENTS AS LOW AS \$127.<sup>75</sup>/MO.**

## GET STARTED EASILY

Stop by, call (315) 253-2934 or check all of our rates and terms at [www.auburnfcu.com](http://www.auburnfcu.com).

## SPECIAL MEMBER APPRECIATION BONUS

Save even more! If you open a Vehicle Loan or refinance one from another lender, you'll receive 1.00% APR\* off your Vacation Loan.

\*APR=Annual Percentage Rate. Payment shown is for \$750 loan for 6 months at 7.50% APR. Rates subject to change without notice. Other rates and terms available. Contact the credit union for complete details.



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



**BUSINESS HOURS:**  
Monday: 8:30 am - 5:00 pm  
Tuesday: 9:00\* am - 5:00 pm  
Wednesday - Friday: 8:30 am - 5:00 pm  
\*Opens 9:15 am at the Prospect Street Branch

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