



THE COPPER PENNY

SUMMER 2011

A Publication of
Auburn Community
Federal Credit Union

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THE FLEXIBLE CHOICE FOR RENOVATIONS AND MORE!

FIXED RATE HOME EQUITY LOAN

AS LOW AS
4.99% APR*

TERMS UP TO 180
MONTHS AVAILABLE

BORROW
\$20,000
FOR JUST
\$377.33
PER MONTH FOR 60 MONTHS!

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

VEHICLE LOANS

AS LOW AS

1.99% APR*

TERMS UP TO
72 MONTHS
AVAILABLE

See back page for details.

You have big dreams for your life. So, what's stopping you from achieving them? Nothing when you have a low interest Home Equity Loan with Auburn Community FCU!

Get started on a remodeling project, spruce up your landscaping, upgrade your kitchen, or turn your bathroom into a spa – and pay less to do so with an Auburn Community FCU Home Equity Loan. With this loan, you can also consolidate debt, finance your child's education, or even send your family on a once-in-a-lifetime trip abroad, all with the equity in your home. Plus, the interest is usually tax deductible.†

Other financial institutions are holding back from lending, but not your credit union. We are built to support you, so even if you have a higher interest loan with another financial institution, you may be able to refinance it at our lower rates to lower your monthly payments.

GET STARTED EASILY!

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



*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 .50% discount. Home Equity Loan payment based on \$20,000 loan at 4.99% APR for 60 months.

**Requires Direct Deposit and Auto Pay from Savings for discount of .25% APR* or Checking for discount of .50%. Other rates/terms available. New loans only. Existing loans with the credit union are not eligible.

† Consult your tax advisor for eligibility.

A MESSAGE FROM THE MANAGER / CEO



As we celebrate our 75th anniversary, many exciting things are happening at Auburn Community FCU, including the lowest lending rates in years. If you've been

thinking of buying a new home or have been contemplating refinancing your mortgage now is the time. Rates are at historic lows, but many experts expect them to begin to rise, so it's best to get started right away. We can even help you complete new construction to move into your dream home!

Speaking of construction, coming this fall work will begin on our new 2,200 square foot full-service branch. This impressive facility will feature a drive-up ATM and plenty of parking. Watch your mail for our grand opening announcement!

Don't forget your family and friends can experience the benefits of belonging to a non-profit financial institution. Share the benefits and refer them right away so they can take advantage of our rates and services and the amazing things our 75th year still has in store!

Sincerely,

Saverio "Sam" A. Scro
Manager / CEO

IMPORTANT INFORMATION:

Has your address or phone number changed recently?

Please make sure to update your contact information with Auburn Community FCU in writing, so that we can send your statement to the right place and get in touch with you if there are any issues with your account (e.g. suspected debit card fraud). Also due to changes in the Postal Service, you will incur a return mail handling fee.



THIS SUMMER, HIT THE ROAD – OR WATER!

RECREATIONAL LOANS AVAILABLE

Looking for summer fun? Whether you are hoping to cruise around some back roads, across the country, or out onto the open seas, Auburn Community FCU has a loan for you. This summer we are offering great rates on Recreational Vehicles, including motorcycles, jet skis, boats, and campers. With rates as low as 5.99% APR* for a 60-month term, there's no excuse to sit home this summer!

GET STARTED EASILY!

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

RECREATIONAL LOANS

AS LOW AS

5.50%
APR*

TERMS UP TO 120
MONTHS AVAILABLE



*APR=Annual Percentage Rate. Rates subject to change without notice. Rate based on credit. All rates shown for qualified borrowers. New loans only. Existing loans with Credit Union not eligible.

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TRAVELING THIS SUMMER?

Don't forget to check in with the credit union!

If you are traveling this summer, be sure you check with the credit union concerning your Auburn Community FCU Debit Card or Credit Card before you depart. Some regions have been blocked from use, and we don't want you to have any "surprises" while traveling. Before you leave for that wonderful vacation, please verify with us that your debit or credit card can be used in that region.

Please contact us by calling (315) 253-2934 or stop by your favorite branch for more information.





ARE YOU STILL PAYING HIGH INTEREST?

Without a credit card from your trusted credit union, you could be paying too much.

Make the switch and experience a card you can trust. An Auburn Community FCU ScoreCard® Rewards VISA® gives you a low non-variable interest rate and no gimmicks. Your rate is a number you can count on, and there are no sneaky fees – ever.

Plus, for a limited time, you can earn **1% APR* cash back on balance transfers** when you transfer your credit card balance from another financial institution. Save on your balances while you pay them off at our lower rates, and get a little extra in your pocket at the same time!

With an Auburn Community FCU ScoreCard Rewards VISA you also gain a valuable ScoreCard Rewards program that allows you to earn points quickly. You can redeem them for brand name merchandise, vacation getaways, fantastic services, and even once-in-a-lifetime experiences. Get more out of your credit card, and transfer your high interest balances today!

APPLY TODAY

Apply for your Auburn Community FCU ScoreCard Rewards VISA Credit Card by calling us at **(315) 253-2934** or stop by the credit union. It doesn't get any better than this!

AUBURN COMMUNITY FCU SCORECARD® REWARDS VISA®

AS
LOW
AS

7.90%
APR*

NON-VARIABLE
RATE

*APR=Annual Percentage Rate.

PLUS, EARN
1% APR* CASH
BACK ON BALANCE
TRANSFERS!



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HOLIDAY CLOSINGS

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

Independence Day

Monday, July 4, 2011

Labor Day

Monday, September 5, 2011

AND THE WINNERS ARE...

We were pleased at how many of you took advantage of Direct Deposit during tax season. The result was dozens of Auburn Community FCU members having fast access to their refund dollars. Plus, we had six lucky winners who were selected to win a cash bonus for electing Direct Deposit when their taxes were prepared. The winners included five \$100 second place winners and one \$500 first prize cash winner! The winners include:

\$100 Prize Winners:

Floyd Smith
Alexander Coraci
Bruce Ziegler
Denise Bianco
Edmund O'Connor

Grand Prize \$500 Winner:

James Kreydatus

Congratulations to all of our winners and thank you to everyone who entered in this fun – and beneficial – contest!

SCHOLARSHIP WINNERS

Congratulations to the winners of our 2011 Auburn Community FCU Scholarships. The following high school seniors met the scholarship criteria and were each awarded a \$500 scholarship to go towards their college expenses.

The winners were:

Zachary Leja
Michelle Wilmot
Sarah Anne Norton
Olivia Hrycko
Alex Tabone

Best of luck to these students and the entire graduating class of 2011!

GET BEHIND THE WHEEL OF OUR BONUS OFFER!

We have a special Vehicle Loan rate available for those who take advantage of a Home Equity Loan with Auburn Community FCU.[†] When you do so, in addition to a great Home Equity Loan, you'll also score a Vehicle Loan as low as 1.99% APR!*

It's a smart time to trade in your old vehicle or refinance your higher rate Vehicle Loans from other financial institutions. Start saving big in all areas of your life with Auburn Community FCU!

VEHICLE LOANS

AS LOW AS

1.99%

APR*

TERMS UP TO 72 MONTHS AVAILABLE

FOR EXAMPLE BORROW

\$15,000

FOR JUST

\$269.49**

PER MONTH FOR 60 MONTHS!



APR=Annual Percentage Rate. Rates subject to change without notice. Rate based on credit. All rates shown for qualified borrowers. Vehicle Loan payment based on \$15,000 loan at 2.99% APR for 60 months.

**Other rates and terms available. Existing loans with the Credit Union are not eligible. † Must have Direct Deposit and Payroll deduction in addition to Home Equity Loan to receive this discount.

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Auburn, NY 13021-0867
(315) 253-2934
www.auburnfcu.com
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

