

THE COPPER PENNY



FALL / WINTER 2010

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Auburn Community
Federal Credit Union

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0% APR ISN'T ALWAYS A DEAL
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ENJOY A CARD THAT GIVES YOU MORE

With the holidays heading this way, it's a good idea to take advantage of a card that will give you true purchasing power at a price you can afford, an Auburn Community FCU ScoreCard® Rewards VISA® Credit Card. Enjoy a credit card that gives the things you want, like low rates and flexible terms, and none of the stuff you don't, like confusing fees and tricky rules. Plus, you get access to our valuable ScoreCard Rewards program!

This holiday season, use this trusted VISA to purchase gifts, redecorate your home and more to earn points redeemable for brand name merchandise, vacation getaways, fantastic services and even once in a lifetime experiences. Turn your purchases into prizes by earning bonus points for every dollar you spend.



GET A HOLIDAY BONUS

Plus as a bonus, you can get **1% cash back on balance transfers through December 31, 2010!** Put that cash towards your holiday gifts and make the season even sweeter. You can even use it to treat yourself to a little something special for making such a smart financial decision!

IT'S EASY TO APPLY

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

HOW DOES YOUR CARD STACK UP?

Do you have a card elsewhere? If so, see the chart to the right and see if it measures up. If not, come talk to us!

HOW DOES YOUR CARD STACK UP?		
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"/>



*APR = Annual Percentage Rate. Rates subject to change without notice. Contact the credit union for complete details. **Available for a small fee.

A MESSAGE FROM THE MANAGER / CEO



The fall is in full swing, and soon the holidays will be upon us. Instead of scrambling, stressing and overspending during the holidays, this year take some time to plan

ahead and utilize the tools your credit union provides. You'll have a holiday filled with cheer.

I've found one of the best ways to approach the holidays is a tried and true method: Make a list. Check it twice. By planning what you are going to purchase, you'll almost entirely eliminate impulse buys, which are the biggest culprits to wreak havoc on your holiday budget. Purchase items online and save with discounts, coupon codes and special offers. Keep an eye on the prices and give yourself time to do some comparisons. Be judicious in your purchases and you won't end up overspending at the wrong location.

When it comes time to financing your holiday fun, our ScoreCard® Rewards VISA® Credit Card is the best solution for shopping. It provides you the power of VISA, protects your purchases and delivers low interest rates and generous grace periods. Our credit card was created with you, our members, in mind. We have a straight-shooting, trustworthy credit card that comes with zero tricks and tons of rewards – literally. Use your Auburn Community FCU VISA this holiday season and you'll earn ScoreCard Reward points on your purchases.

I'd like to take a moment to wish you and yours a safe holiday season and a prosperous New Year. I'm looking forward to 2011 and where it will take us, as a country, a community and a credit union. As your credit union, we're here every step of the way, every day.

Sincerely,

Saverio "Sam" A. Scro
Manager / CEO

IT PAYS TO BELONG

RELATIONSHIP PRICING SAVES YOU MONEY!

Get more out of your membership and get more off your loan. With our Relationship Pricing Discount program, you save just for making the smart financial decision of utilizing your credit union in the following ways:

- Receive a .50% Relationship Pricing Discount on your loan rate if you set up both Direct Deposit and Automatic Loan Payment on your Auburn Community FCU Share Draft Checking Account.**
- Receive a .25% Relationship Pricing Discount on your loan rate if you set up both Direct Deposit and Automatic Loan Payment on your Auburn Community FCU Regular Shares Savings Account.**

SAVE ON THE FOLLOWING LOANS:

- New Vehicle Loans
- Used Vehicle Loans
- New RV Loans
- Personal Loans
- Used RV Loans
- Home Equity Loans

CHECK OUT OUR GREAT RATES

See how much you can save by checking out our excellent rates. Current rates available at www.auburnfcu.com.



**Excludes Share Secured Loans, Revolving Signature Lines of Credit, Home Improvement Loans, Overdraft Lines of Credit, VISA Credit Cards and Home Equity Lines of Credit.

MAKE YOUR SEASON BRIGHT

The holiday season is on its way. Could you use a little extra cash to make it shine? By cashing in on this great loan rate, you can tackle everything on your list. You'll have enough to take a trip, surprise your college student with a new computer or treat yourself to some home improvements. Borrow up to \$1,000 and make everyone's wish come true. It's the affordable way to handle the holidays.

GET A HOLIDAY HEAD START

Don't wait until the last minute – get a jump on the holidays and apply for a Holiday Loan today. Stop by the credit union or call (315) 253-2934 to apply or for more details.

AMOUNT BORROWED	RATE	TERM	MONTHLY PAYMENT
\$1,000	7.90% APR*	12 MONTHS	\$86.94

HOLIDAY LOANS

AS LOW AS

7.90%
APR*

OTHER RATES & TERMS AVAILABLE

AVAILABLE NOW UNTIL
DECEMBER 31, 2010

*APR=Annual Percentage Rate. Rates and terms subject to change without notice. Other rates and terms available. Contact the credit union for complete loan details.





0% APR ISN'T ALWAYS A DEAL

There's nothing lower than 0%, so how could a 0% APR credit card not be a deal? Unfortunately there are many ways these credit cards are not a smart choice and most credit card issuers know them all. Next time you get a 0% APR credit card

offer in the mail, beware of tricky rates and terms that probably come with it.

Depending on the card, there are a few ways you could run into problems with a 0% APR offer. The biggest is that with most 0% APR cards, after the 0% APR term is up, usually the rate reverts to a very high one, which means paying off the card is vastly more difficult – exactly what the other financial institutions want.

Another trick is that often these 0% annual percentage rates only apply to the balances transferred or require you to make a certain number of transactions per month to retain the 0% rate. Also, if you pay your card even just a day late, usually the rate will skyrocket to a penalty rate, thereby negating any 0% APR benefits.

It pays to start out with a card you can trust. That's why your credit union offers a safe and secure VISA credit card. Our balance transfer is free and our non-variable rates are generally much lower than non-credit-union credit card rates. If you are close to the end of a 0% APR term on a credit card you have elsewhere, transfer the remaining balance to a credit card with Auburn Community FCU and get ahead with a card with money-saving benefits. No risks, no gimmicks, no tricky "fine print" clauses that charge you "interest on interest." We give you just what you need – available credit at one low rate. It's that simple.



LUNCH IS ON US!

Have you checked your credit score lately? Not sure where to start? We can help. And if we can't, lunch is on us. Come by the credit union now through December 31, 2010 for a credit report review session; we will review your credit report and credit score for FREE and locate areas of improvement. If we can't help you improve your score, we'll give you \$5!

WHY SHOULD YOU CARE ABOUT YOUR CREDIT SCORE?

Good credit is essential in today's society. Once you know your score, you can begin to build stronger credit – and Auburn Community FCU can help every step of the way! So make an appointment for your future today! Stop by either of our locations to get started!



HOLIDAY CLOSINGS

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

Veterans Day

Thursday, November 11, 2010

Thanksgiving Day

Thursday, November 25, 2010

Christmas Eve

Friday, December 24, 2010
(Closing at 3:00 p.m.)

Christmas Day

Saturday, December 25, 2010

New Year's Day

Saturday, January 1, 2010

JOIN US FOR OUR ANNUAL MEETING

You are invited to attend this year's Annual Meeting on Monday, February 28, 2011 at 6:00 p.m. at the Sunset Restaurant, located at 87 North Division Street in Auburn. Dinner will be served following the meeting. Tickets for the dinner may be purchased in January at the credit union. Please contact the credit union no later than Friday, February 18, 2011 to purchase tickets. Seating is limited and tickets will be distributed on a first-come, first-serve basis. No tickets will be sold at the door. *We look forward to seeing you!*

IMPORTANT NOTICE:

Don't forget to make sure \$25 is in your Regular Shares Savings Account before December 31, 2010. In recent months, fees have changed, so you need \$25 in your Shares Account in order to not get charged.

MORE CASH IN YOUR POCKET!

When you make the switch to an Auburn Community FCU ScoreCard® Rewards VISA® Credit Card, you're getting yourself quite a deal. Cash in on a low rate and get some cash in your pocket.

When you switch to this card, you will get 1% cash back on balance transfers through December 31, 2010. That could add up to be quite a holiday bonus. What could you do with that extra cash in your pocket? Purchase additional gifts for family and friends, treat yourself to some special additions to your winter wardrobe or grab some exercise equipment and get a head start on your upcoming resolutions!

Apply for your Auburn Community FCU ScoreCard Rewards VISA Credit Card by calling us at **(315) 253-2934** or stop by the credit union. Make your season bright and your wallet thicker with Auburn Community FCU!



Holiday Bonus

Get 1% Cash Back On Balance Transfers!



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

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

BUSINESS HOURS:

P.O. Box 867 • 65 Wright Circle
Auburn, NY 13021-0867

Federal Credit Union
• COMMUNITY •
AUBURN

