



THE COPPER PENNY

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Auburn Community
Federal Credit Union*

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GET READY FOR SUMMER FUN!

With our "Weekend Getaway" Vacation Special, borrow \$500 for as low as 2.99% APR.*

For a list of surcharge-free ATMs, please visit our website at www.auburnfcu.com.



SHARE THE BENEFITS... AND YOU COULD WIN \$250!

Do you often tell your family, friends and co-workers about the benefits of your credit union membership? Let them experience the convenience, affordable products, great services and personal attention first-hand by referring them to Auburn Community FCU. In addition to their thanks, you could walk away with \$250 during our membership drive competition!

From June 1 to June 30, each time you refer a non-member for membership who joins the credit union, you will be entered into the drawing, which will be held on July 1, 2010, with the winner receiving \$250!* You can refer anyone who lives, works, worships, volunteers or attends school in Cayuga County or members of your family or household.

Let your friends and family experience the same excellent service you know and trust and help your credit union at the same time, so we can continue to offer such great benefits and low-cost service. Refer a member by filling out one of the entry forms below. Refer as many members as you can to increase your chances of winning. Additional entry forms are available at the credit union!

*\$250 prize will be deposited into member's Share/Savings Account. Offer subject to change. Contact the credit union for complete details.

I enjoy the convenient products and services Auburn Community FCU has to offer and now I want my family and friends to take advantage of these same great services, too!

Family/Friend's Name

Daytime Phone

E-mail

I understand: that for me to receive an entry in the contest, my family member or friend needs to present this coupon at account opening. My account must be in good standing for the prize of \$250 to be deposited to my Share/Savings Account if I should win. I certify that I am 18 years old or older.

Current Member's Name

Signature

Date

Employees of Auburn Community FCU, its volunteers and its affiliates are not eligible for the referral promotion. Membership is required. This credit union is federally insured by the National Credit Union Administration. Promotion rules can be viewed on our website (www.auburnfcu.com) or are available/posted in our office.

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A MESSAGE FROM THE MANAGER / CEO



The nation is emerging from one of the worst economic crises in modern memory. One of the key things the "Great Recession" taught us is that the "big banks" aren't impervious to failure. With such instability, you need a trustworthy institution

that makes sound decisions and does not hand out millions of dollars in bonuses to highly-paid employees! That's why you belong to a credit union, a financial institution with your best interest in mind.

At Auburn Community FCU, we aim to assist you and provide you with the tools to build your financial future. We continually focus on what helps members – not profit margins. That is why credit unions are always your best choice for financial services.

Credit unions exist to aid and support members, with the philosophy of "People Helping People" as a guiding force. Be sure you share the knowledge of the tremendous benefits a credit union membership provides with your friends, family and coworkers. For the month of June, you can get something extra when you refer a member: entries in our drawing to win \$250. Earn an entry for every non-member you refer who joins the credit union, and increase your chances of winning by referring as many members as you wish. Learn more about this fun membership drive in this newsletter.

With Auburn Community FCU, it pays to be a member. With great products, trustworthy service and commitment you can count on, credit unions, and everything they stand for, come out on top. To learn more about what your credit union can do for you, stop by, give us a call or visit our website at www.auburnfcu.com.

Sincerely,

Saverio "Sam" A. Scro
Manager / CEO

BORROW \$500

FOR AS LOW AS 2.99% APR*

VACATION TIME IS AROUND THE CORNER



Looking to get away this summer? Now you can with our "Weekend Getaway" Vacation Special. Grab your beach bag and borrow \$500 for as low as 2.99% APR* for 6 months with payments of only \$84.06 per month! Make the most of this summer, have some fun, and create lasting memories – all at a price you can afford! With rates this low, you can spend your vacation enjoying the fun, not worrying about the price tag.

GET STARTED

Stop by, call (315) 253-2934 or check all of our rates and terms at www.auburnfcu.com. Hurry, like summer, these rates won't last forever.

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

FUN IN THE SUN

As an Auburn Community FCU member, you can take advantage of discounted ticket prices to area theme parks. This summer, have a blast at the best price possible at the following parks:

- *Enchanted Forest Water Safari*
- *Sea Breeze*
- *Darien Lake Theme Park Resort*

Call the credit union for pricing and ordering information!



STAY SAFE AT THE ATM

While ATMs are an easy way to access your accounts day and night, you must be careful not to leave yourself vulnerable to street crime. Auburn Community FCU's ATMs are safe and convenient, but each time you use an ATM anywhere, keep these safety tips in mind:

Common Sense Is A Great Defense – Common sense is your best protection when using an ATM. Trust your instincts and choose an ATM where you feel safe and comfortable.

Lights, Camera, Cash! – For added security, only use ATM locations where activity is recorded by a surveillance camera. In most cases, there will be a clearly visible sign indicating that a camera is in use.

Use The Buddy System – If you need to visit an ATM after dark, bring a friend whenever possible and always choose an ATM that is well lit.

Don't Flash Your Cash – Prepare your transactions and have your card in hand before going to an ATM, to avoid overexposing your wallet or purse. Have your card ready. After a withdrawal, be sure to put your money, receipt, card, and wallet away before leaving the ATM.

Guard Your Card – Your ATM Card cannot be used without your personal identification number (PIN), so keep your number secret! Memorize your PIN and never write it on your card or leave it in your wallet. When you use an ATM, stand between the machine and the person behind you. If you suspect someone is looking over your shoulder, cancel the transaction and leave immediately. If your card is lost or stolen, or if any suspicious or unauthorized ATM transaction appears on your credit union statement, notify the credit union immediately.

Be Safe In Every Place – Whether you use an ATM in an enclosed area, on the street, or at a drive-up window, always be aware of your surroundings. When you are in an enclosed ATM location, close the entry door completely upon entering and exiting. At the drive-up, keep your engine running, lock all your doors and open only the driver's window. If you are waiting to use an ATM, stay alert and don't linger at the machine.

HOLIDAY CLOSINGS

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

Independence Day

Sunday, July 4, observed
Monday, July 5, 2010

Labor Day

Monday, September 6, 2010

Columbus Day

Monday, October 11, 2010

ANNUAL MEETING

Auburn Community FCU's Annual Meeting was held on Monday, February 22, 2010 at the Sunset Restaurant. Over 170 people were in attendance. Re-elected to 3 year terms were Kathryn Johnson, Peter Killian, and Thomas McNabb. Congratulations to each of them upon their re-election to the Board of Directors.

SCHOLARSHIP WINNERS

In association with the Credit Union Association of New York, Auburn Community Federal Credit Union annually awards \$500 individual scholarship service awards to area high school seniors. Recipients of \$500 each this year are Danielle Ryan from Auburn High School, Meghan Calhoun from Union Springs High School, and Carly Signor from Southern Cayuga High School. Congratulations on winning this award and good luck in college!

FOR THE WIN!

"Luck Of The Interest"

Contest Grand Prize Winner:

By winning the "Luck Of The Interest" contest, winner David Hickey will receive a refund of a year's worth of interest on his Auburn Community FCU loan!

Tax Refund Direct Deposit Drawing Winners:

Grand Prize (\$500) – Sandra Blake

Second Prize (\$100) – Julie Ann Liccion, Stephan McLoughlin, Joseph Avery, Brian Hooper and Angela Nickerson

Congratulations to all of our winners and participants. Don't forget – by referring non-members in our membership drive promotion, you could be the next Auburn Community FCU winner!

Turn Your Purchases Into Prizes!

With an Auburn Community FCU ScoreCard® Rewards VISA®, you can earn points for exciting rewards on every qualifying net dollar you spend. In this rewards program, points add up quickly!

With a ScoreCard Rewards VISA card, you have access to brand name gifts, vacation getaways, useful services – and even once in a lifetime experiences! Head over to our website, www.auburnfcu.com, and click on the ScoreCard banner on the homepage to get started. Life should be more rewarding, and with Auburn Community FCU, it is!



AUBURN COMMUNITY FCU'S PRIVACY POLICY

As your member-owned financial institution, Auburn Community Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Auburn Community FCU. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy. If you have any questions, please contact a Member Service Representative at (315) 253-2934.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms; Information about your transactions with us or others; Information that we receive from a consumer reporting agency; Information obtained when verifying the information you provide on an

application or other forms. This information may be obtained from current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Auburn Community Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict the access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

As a member of our credit union, you also have a responsibility to safeguard your financial information. Protect your account numbers, card numbers, personal identification numbers and passwords.

Use caution when disclosing nonpublic information to other persons, including via email and telephone.

Keep your information with us current. It is important that we have current information on how to reach you. If your address or phone number changes, please let us know. If you have any questions concerning this notice, please do not hesitate to call us – we are here to serve you.

First Class
Presorted
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

AUBURN
• COMMUNITY •
Federal Credit Union

