



THE COPPER PENNY

SUMMER/FALL 2010

*A Publication of
Auburn Community
Federal Credit Union*

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WOULDN'T YOU LIKE TO GET AWAY?

With our "Weekend Getaway" Vacation Special, hitting the road on a special trip before the summer ends is possible. Lock in on a great rate as low as 2.99% APR!* Hurry – you must apply before August 31, 2010. Details inside.

IT PAYS TO BELONG

WHEN YOU BELONG TO A CREDIT UNION, YOU GET TO EXPERIENCE BENEFITS YOU WOULDN'T FIND ANYWHERE ELSE. YOU HAVE ACCESS TO MONEY-SAVING PRODUCTS AND A FINANCIAL INSTITUTION THAT GOES ABOVE AND BEYOND TO GIVE YOU THE BEST SERVICE AVAILABLE.

To say thank you for being a part of the credit union, we have a special offer for members who utilize their membership regularly. When you take out a loan, those who have Direct Deposit and automatic loan payments set up on their Checking Account will get .50% APR* off their loan rate!

Take advantage of this great offer and put the thrill back in driving. Our already low loan rates and flexible terms on our Vehicle Loans make this the right time to drive off with a deal, but this special discount offer makes all of our loan rates even better. Save .50% on any loan just by simplifying your life – ask the credit union for complete details!

IT'S EASY TO GET STARTED

To sign up or learn more, call us at (315) 253-2934, visit www.auburnfcu.com or stop by the credit union.

VEHICLE LOANS

As Low As

2.99% APR*

TERMS UP TO 72 MONTHS

*APR = Annual Percentage Rate. Rates subject to change without notice. Contact the credit union for complete details. Rate shown includes discount of .50% for members who have Direct Deposit and automatic loan payments set up on their Checking Account. Members who have Direct Deposit and automatic loan payments set up on their Share Account will receive .25% APR off their loan rate.



Banking Your Way!

**AUBURN
COMMUNITY**

Federal Credit Union

A MESSAGE FROM THE MANAGER / CEO



As your credit union, it is our duty to keep you informed of changes happening to the financial sector. This year has already seen quite a few of them. The latest regulation, which is known as Reg. E, affects your Overdraft Protection option on one-time Debit Card and ATM transactions.

Overdraft Protection, by shares or by loan advances, are services that protect you when you make an ATM or Debit Card transaction and there are not enough funds in your account. They are a perfect safety net, allowing you to avoid additional fees from merchants and keeping you from embarrassing bounced checks and credit problems.

If you are an ATM/Debit Card user, you received a mailing in July detailing the Overdraft Protection changes. The letter explained that as of August 15, one of the ways to continue with this essential service is to Opt-in. Mistakes happen, and with Overdraft Protection, you can be ready for them. The service doesn't cost you a thing if you don't use it.

Another important credit union change is that the minimum balance required for a Regular Shares Account is going from \$5 to \$25 for all accounts as of January 1, 2011. The \$25 Shares balance represents your ownership in your credit union. Credit unions were formed as cooperative partnerships, existing to function as non-profits and to promote thrift, and that trait is still true today.

As the busy fall season is readying itself around the bend, remember you can come to your credit union for all of your financial needs. Wherever this year and beyond takes us, your credit union is ready to support you. Visit our website at www.auburnfcu.com to learn more.

Sincerely,

Saverio "Sam" A. Scro
Manager / CEO

A Rewards Program With More!



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!



IDENTITY THEFT ALERT:

IT'S ALWAYS "PHISHING" SEASON!

While the economy is on the mend, many individuals are still struggling, and situations like this are a breeding ground for Internet scams. The most common scam is "phishing," where a seemingly legitimate business or financial institution requests your Social Security number, date of birth, passwords and the like. "Look-alike" websites are used to steal your identity and make purchases in your name. To protect yourself, remember:

- *Delete any suspicious e-mails and do not respond to requests for personal financial information.*
- *Never disclose any personal information in response to unsolicited e-mails or phone calls.*
- *Be suspicious if you're asked to enter personal information into an unexpected pop-up window on your computer – even if it looks "official."*
- *If you receive a request that looks "fishy", contact the business or financial institution directly to verify.*

Remember no one at Auburn Community FCU will ever ask you to verify your account number or password. We use other information to verify your identity. If you ever have any questions about a request you've received from Auburn Community FCU or elsewhere, call us at (315) 253-2934 or stop by the credit union. We're here to help you every step of the way.



HOLIDAY CLUB ACCOUNT TRANSFERS COMING SOON

We know you like those pre-season deals, so we always like to give you a head-start on them. That's why your Holiday Club Account funds will be deposited into your Savings Account on **September 30, 2010**. Once the cash is deposited, you can access it and hit all the sales.

Don't forget to get a jump on next year by continuing to make regular payments to your Club Accounts. If you don't have an account, it's easy to sign up. Just call the credit union at **(315) 253-2934**, stop by or visit www.auburnfcu.com.



BORROW \$500
FOR AS LOW AS **2.99% APR****
FOR 6 MONTHS

HURRY – OUR WEEKEND GETAWAY SPECIAL IS ALMOST OVER!

Before the rush of the school year and the holidays hit, prepare yourself by heading off on a calming weekend escape. With our "Weekend Getaway" Vacation Special, a relaxing trip is entirely doable – and affordable!

Borrow up to \$500 for as low as 2.99% APR* for 6 months, and you can make the most of the summer with payments as low as \$84.06 a month! Head off on a trip you will remember. But hurry, this loan special ends on August 31, 2010, so get started today!

IT'S EASY TO APPLY

Stop by the credit union, call us at **(315) 253-2934**, or head over to www.auburnfcu.com

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

HOLIDAY CLOSINGS

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

Labor Day

Monday, September 6, 2010

Columbus Day

Monday, October 11, 2010

Veterans' Day

Thursday, November 11, 2010

Thanksgiving Day

Thursday, November 25, 2010

FEE CHANGES

Important account changes go into effect on August 25, 2010. Please make note of the following changes. As of that date, the fee for Automatic Overdraft Transfer from your Savings Account will be \$5.00 per transaction. Advances from Overdraft Lines of Credit will be \$5.00 per advance. Please refer to our website or the June statement insert for more information.

KEEP YOUR ACCOUNTS ACTIVE!

Make sure you continue to conduct transactions and keep address information current to avoid Dormant Account status. If your account is not used for 5 years, funds will be remitted to New York State.

IN IT TO WIN IT!

Membership Sweepstakes Winners:

Winner Of The Gas Grill –
David Colella

Winner Of The 6-Piece Patio Set –
Michael Falcone

Winner of \$250 – Thomas Ohl

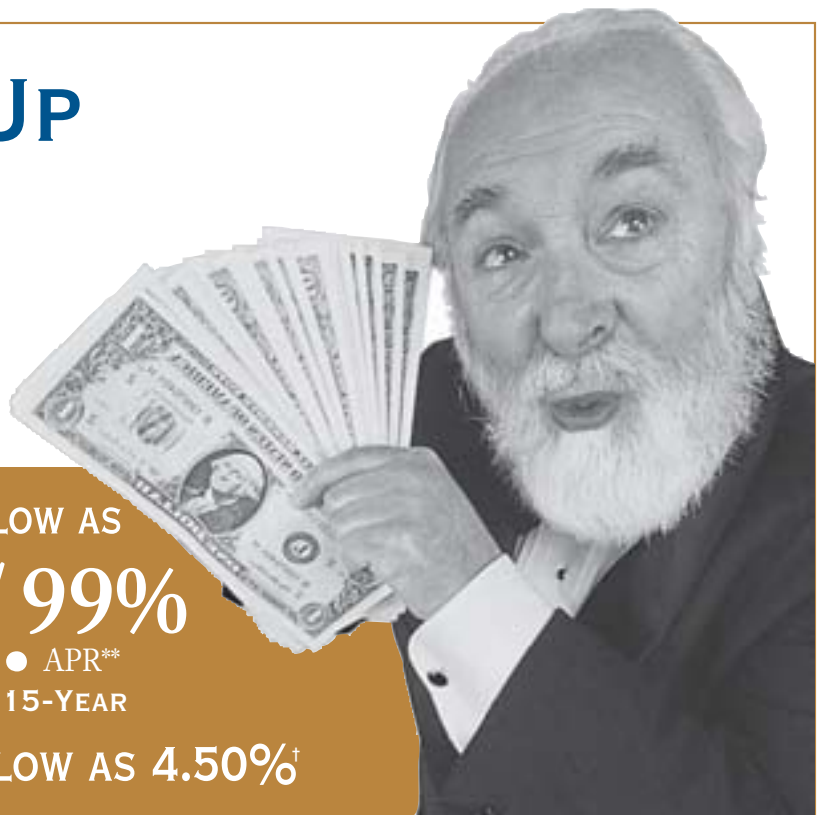
\$250 MEMBERSHIP REFERRAL WINNER

Winner Donald MacDavitt "Shared The Benefits" and received the Grand Prize of \$250!

Congratulations to all of our winners and participants. Be on the lookout for the upcoming contests from your credit union. You just might be the next winner to have your name on these pages!

1% CASH BACK UP To \$250 & No CLOSING COSTS

CASH BACK OFFER ENDS
8/31/10 SO HURRY IN!



FIXED RATE HOME EQUITY LOANS AS LOW AS

4.99%
APR**
5-YEAR

5.49%
APR**
10-YEAR

5.99%
APR**
15-YEAR

HOME EQUITY LINE OF CREDIT AS LOW AS 4.50%[†]

*If you live, work, worship or attend
school in Cayuga County, you can join.*

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

[†]Prime Rate as of 8/10/10 is 3.25%. Floor Rate = 4.50%. Minimum draw at closing is \$15,000. Closing costs are not added to the loan. Fees and closing costs can range from \$10.00-\$1,500.00. Prime = Prime Rate published in the Money Rates column of *The Wall Street Journal*. When a range of rates has been published, the highest rate will be used. We will use the most recent index value available to us as of 45 days before the date of any quarterly percentage rate adjustment.

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

AUBURN
• COMMUNITY •
Federal Credit Union

