



THE COPPER PENNY

WINTER 2011

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Auburn Community
Federal Credit Union*

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75 YEARS OF SERVING YOU

The world was a very different place when the employees of the Auburn State Prison formed what was then known as the Auburn Prison Employees Federal Credit Union on January 27, 1936. However, the originating purpose of the credit union remains the same: to provide employees with a place they can save and borrow money safely and confidentially at fair rates of interest.

The credit union was originally located inside the prison itself with a membership base entirely made up of prison employees. Auburn Community Federal Credit Union, as we have been known since 2004, now has a charter that allows anyone who lives, works, worships, or attends school in Cayuga County the opportunity to join the credit union. Currently our membership base is over 7,500, with each member owning one share of the credit union.

We are proud of our history and this milestone is a testament to the honesty and integrity credit unions embody. As a credit union, we are entirely not-for-profit and jointly owned and controlled by our members, not stockholders. The members of Auburn Community FCU continue to pool their savings for the benefit of all members. Rather than paying profits to stockholders, credit unions return earnings to members in the form of dividends or improved services.

Needs grow and become more complex as times change. But this will not alter our basic mission of returning earnings to our members. Wherever you are in your life's journey, Auburn Community FCU is here for you. **Be on the lookout for many celebratory promotions throughout the year!** It's our thanks to you, our members.

IT'S A CELEBRATION!

We hope you'll help us observe our 75-year milestone by joining us for a slice of cake. On January 27, 2011, we will provide cake at both Auburn Community FCU locations. Stop by either branch for a piece. We'd love to have you join the fun!

**RECEIVE 1% APR*
OFF A VEHICLE
LOAN AND
2% APR* OFF A
PERSONAL LOAN
DURING THE
1ST QUARTER!**

HOME EQUITY LOAN SPECIAL
See page 3





A MESSAGE FROM THE MANAGER / CEO



The turning over to a new calendar year is always exciting. This year, it is especially so, as your credit union, Auburn

Community FCU, is reaching a tremendous milestone – 75 years of service. It may seem like our society couldn't possibly have anything in common with 1936, but in fact, we have a great deal. There is still a strong need for our organization to assist members throughout various stages of their lives and help them make smart and sound financial decisions.

We have not changed the service and safety we provide to our members since our bold founders – the employees of Auburn State Prison – created our credit union 75 years ago.

Focusing our efforts on helping our members grow their financial security and take care of important expenses is a trademark of Auburn Community FCU. We are committed to your best interests every step of the way.

I'm excited to announce that some new and exciting things are headed our way in 2011 – including a new branch! These enhancements will help us serve you and reward you for your membership. In whatever way we can, we are here for you, just like our founders were here for our members over 75 years ago. You can be sure we will be here for you as the hands of time move us into the future!

Sincerely,

Saverio "Sam" A. Scro
Manager / CEO

CASH BACK BONUS OFFER HAS BEEN EXTENDED!

If you have a credit card elsewhere, there is a good chance you are paying too much. Cash in on this card that gives you more – an Auburn Community FCU ScoreCard® Rewards VISA® – and receive 1% cash back on balance transfers! This fantastic offer has been extended to ensure you have the opportunity to take advantage.

Having the right credit card gives you a tremendous purchasing advantage – with a low rate and flexible terms you deserve. An Auburn Community FCU ScoreCard Rewards VISA provides you with just that – and access to a valuable ScoreCard Rewards program.

Use your points for brand name merchandise, vacation getaways, fantastic services and even once in a lifetime experiences. Use your Auburn Community FCU ScoreCard Rewards VISA and turn your purchases into prizes!

THE RIGHT CARD FOR YOU!

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.

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

**Available for a small fee.



DEBT CONSOLIDATION SPECIAL

For a limited time, we are offering a Debt Consolidation Special. Even if you went overboard this holiday season, there is no reason for you to pay a high price tag all year long. With our Debt Consolidation Loan, you can consolidate all your holiday bills – and even higher rate credit cards and loan balances – into one easy monthly payment. Borrow at least \$7,500 for a special low interest rate of just 7.50% APR!*

BORROW AT LEAST \$7,500 FOR AS LOW AS 7.50% APR*

Hurry – This Is A Limited Time Offer!

APPLY TODAY

Apply for your Auburn Community FCU Debt Consolidation Loan by calling (315) 253-2934 or by stopping by the credit union.

*APR = Annual Percentage Rate. Rates subject to change without notice. Contact the credit union for complete details. Existing loans with the credit union not eligible. Other amounts, rates and terms available. Offer may be withdrawn at any time.



HOME EQUITY LOAN

AS LOW AS

4.99%
APR*TERMS UP TO
180 MONTHS AVAILABLE

PLUS, RECEIVE 1% APR*
OFF A VEHICLE LOAN
AND 2% APR* OFF A
PERSONAL LOAN DURING
THE 1ST QUARTER!

**MAKING IT HAPPEN****MEMBER APPRECIATION SPECIALS**

Before you tackle 2011, take a moment to plan everything. By doing so, you'll know what to anticipate and be able to utilize the right financing solutions. Credit cards you have elsewhere – as well as store credit cards – will likely have high-interest rates and terms that don't benefit you.

Our **Home Equity Loan** can be used in a number of ways. Once you calculate the cost of your project, we can get you started with a loan for the perfect amount. Whether your project is redoing your kitchen, adding onto your home or consolidating your debt, this loan can make it happen.

When you sign up for Direct Deposit into your checking account and Auto Pay from your Checking Account, you'll earn **.5% APR*** off your Home Equity Loan.† Do so from your Savings Account and you'll earn a **.25% APR*** discount.**

SAVE EVEN MORE

When you take out a Home Equity loan during the first quarter of the year, receive a **1% APR*** discount off an Auburn Community FCU Vehicle Loan** and/or a **2% APR*** discount off an Auburn Community Personal Loan.**

GET STARTED, TODAY!

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 .5% discount.

**Requires Direct Deposit and Auto Pay from Savings or Checking. Other rates/terms available. New loans only. Existing loans not eligible.

† New loans only. Existing loans with the credit union not eligible. Offer may be withdrawn at any time.

HOLIDAY CLOSINGS

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

Martin Luther King, Jr. Day

Monday, January 17, 2011

Presidents' Day

Monday, February 21, 2011

Good Friday

Friday, April 22, 2011

(Closing at 3:00 p.m.)

YOU'RE INVITED**JOIN US FOR OUR ANNUAL MEETING**

This year's Annual Meeting will be held on Monday, February 28, 2011 at 6:00 p.m. at the Sunset Restaurant, located at 87 North Division Street in Auburn. We hope you will attend this important credit union event. 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!*

ADD IT UP!**NEW WEB CALCULATORS**

Make documenting and forecasting your finances even easier with our new and improved online calculators. With dozens of calculators to choose from, we'll help you analyze your budgets, compare financing costs and plan for the future. Head over to www.auburnfcu.com to get started.

You Could Win Big!

Get your tax refund the fast way when you choose Direct Deposit. By doing so, you'll get your refund safely and easily – plus, you'll be entered to win some big money!

Don't wait for snail mail. When preparing your taxes this year, have your refund deposited into your Auburn Community FCU account. You'll have the convenience of quick access to your funds and the chance to get even more cash!

Refund	44	If line 43 is more than line 27, subtract line 27 from line 43. This is the amount you overpaid.
	45a	Amount of line 44 you want refunded to you. If Form 8888 is attached, check here.
	b	Routing number <input type="text" value="221373451"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
	d	Account number <input type="text"/>

CONTEST DETAILS

When you Direct Deposit your tax refund into your Auburn Community FCU Checking or Savings Account between January 10, 2011 and April 15, 2011, you will be entered into our drawing to win a \$500 first prize cash bonus or one of five \$100 second place prizes!*

For more information, call (315) 253-2934 or stop by the credit union today!

*Total Cash bonus is \$1000 with one prize of \$500 and five \$100 prizes. Odds of winning Cash Bonus will vary according to the number of Direct Deposit 2010 federal tax refund orders received by the entry deadline, which is the end of business on April 15, 2011. The Grand Prize winner will be selected on April 20, 2011. No purchase necessary to win. Contact the credit union for complete details.

SPECIAL GAP INSURANCE OFFER

Without GAP (Guaranteed Asset Protection) Insurance, you could be stuck making payments on a vehicle you can't drive! Guaranteed Asset Protection (GAP) coverage pays the difference between the insurance value and the outstanding balance on your loan. This could literally save you thousands of dollars!

This is the perfect way to protect your important assets. Sign up for GAP during the first quarter for only \$75. **That's a 35% savings from the normal price of \$115!**



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

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 Auburn, NY 13021-0867



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