

Scholarship Winners CONGRATULATIONS!

\$1,000 Scholarship Recipients



Steven Gabriel
East Syracuse Minoa HS
East Syracuse, NY



Allison LaChanse
East Syracuse Minoa HS
East Syracuse, NY



Ethan Pacheck
Charles W Baker HS
Baldwinsville, NY



Jasmine Padilla
Westhill High School
Norwalk, CT



Brian Wagner
Jamesville DeWitt HS
DeWitt, NY

\$500 Scholarship Recipients



Joseph Copeland
Skaneateles High School
Skaneateles, NY



Catherine Felberbaum
Charles W Baker HS
Baldwinsville, NY



Adam Ott
East Syracuse Minoa HS
East Syracuse, NY



Alexander Waters
Cicero-North Syracuse HS
Cicero, NY



Jacob Barnes
Fayetteville-Manlius HS
Fayetteville, NY

Defensive Driving Course, Online!

Discount price for MONEY FCU Members

- ✓ 100% Online
- ✓ Guarantees 10% Insurance Discount
- ✓ Removes up to 4 Points from License
- ✓ Approved by the NYS Dept of Motor Vehicles
- ✓ No Final Exam
- ✓ Free Electronic Reporting to DMV

Visit the *Member Discounts* section of our website for more information.

\$28



Message from the President

Fellow Members:

The success of your credit union, as a not-for-profit financial cooperative, is predicated on the concept of member cooperation, where the money that is saved by one member is used by another to fund a loan... to finance a home, a car, a vacation, a student loan, or some other need. When this system works perfectly, you can be assured that you will be receiving the greatest benefit from your membership and ownership of your credit union, because we can almost guarantee that we can offer you the best rate.

Over the past few months, MONEY FCU has seen a tremendous increase in deposits, and currently we have a large surplus available to lend.

I would ask that as you consider your need to borrow money over the next several months, whether it be to finance a new or used automobile, fix up your home, fund a child's education, purchase a new home, refinance your existing home, or borrow to take a much needed vacation, you consider your credit union first.

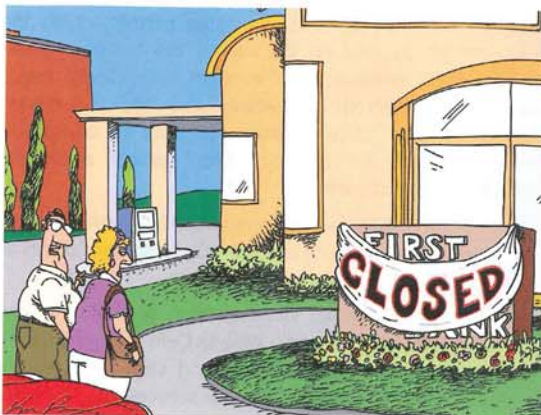
If it's time to buy that new car, talk to us first and get pre-approved. By doing so, you'll already know what you can afford, and you'll have a commitment from us that will be good for up to 90 days, giving you plenty of time to make the right choice for that new vehicle. You'll also save the hassle at the dealership. Just tell them you have your financing all set. If you've recently purchased a vehicle, we'd be pleased to see if we could lower your payment with a better interest rate than you received.

Our goal is to help to improve the financial lives of our members. We'd welcome the opportunity to try to help you.

Thank you for placing your trust in us.

Bruce W. LaGrow
President & CEO

On The Lighter Side



"Hey, look, our bank changed its name again."

"Our goal is to help improve the financial lives of our members."

Money Saving Tip!

Sending flowers for Easter? Birthdays? Just Because?

Save \$15 at FTD.com on each item you purchase!

Simply visit www.lovemycreditunion.org and look for all the exclusive discounts you receive, just for being a member of MONEY FCU!

Good credit? OK credit?

We can still help you get a loan.

Maybe your credit isn't as great as it was before the economy started to turn, but that doesn't mean you can't get a loan.

For example, while our lowest auto rate for a top credit score is 3.25% APR, we also offer competitive rates for lower credit scores. At this time, the highest interest rate for an auto loan is only 8.75% APR!

More good news is that if your credit score goes up, your loan rate can go down without changing the term. Simply contact us after six months and we will review your credit again to see if you qualify for a lower rate!

A lot of finance companies and big banks take advantage of people in difficult credit situations. With interest rates like 17% APR in some cases, it's almost impossible to get ahead. Don't get discouraged, get to MONEY FCU!

Talk to one of our loan specialists today to see if we can help!

APR = Annual Percentage Rate. Rate is determined by credit score. Rates accurate as of publication date and may change.

This *isn't* the only car you can afford.



Find an ATM From Your Phone!

Have you downloaded the mobile app for our Allpoint ATM network yet? Not only does it tell you where the closest FREE ATM is to your current location, it will give you directions as well!

Simply click the "Find an ATM" link on our homepage, www.moneyfcu.org, and look for the *Allpoint Mobile Applications* banner. Or, simply visit the app store on your phone and search for Allpoint!

Mobile Applications

43,000 Surcharge-Free ATMs
In the Palm of Your Hand



Identifying the Correct Numbers for Your Direct Deposit

ABA Routing Number: This is a 9-digit number that identifies MONEY Federal Credit Union as your financial institution.

Member Number/Savings: This is the number that was assigned to you at account opening. For direct deposit purposes, you would use this if you want your funds to be deposited into your regular savings.

Checking Account Number: This is a 14-digit number, beginning with 1087, you can find along the bottom of your checks. It designates your checking account for direct deposit purposes.

Routing Number Checking Account Number
⑆ 22138 2031⑆ 10871234567890⑆

If you aren't set up for direct deposit, see your employer's Payroll or Human Resources department. It's the safest and fastest way to get your paycheck!

The "Fix 'Er Up" Home Loan Sale

Fix the roof, spruce up the landscaping, update the appliances, install a pool, or any other home enhancement! You choose the loan that best suits you.

4.25%^{APR}

No other discounts or incentives apply.

Home Enhancement Loan

4.25% APR

\$500 - \$20,000

Terms up to 5 years

No closing costs

No equity required

Home Equity Loan

4.25% APR

\$10,000 - \$100,000

Terms up to 10 years

Minimal closing costs

Can borrow up to 90% of the equity
in your home



Used Car Loans

Are you shopping for a used car? Buying out your lease? We can finance a 2002 or newer up to five years.

As low as

3.25%^{APR}

Advertised rate is 4-year term, A+ credit. Other terms and rates available. Subject to credit approval.



Private Student Loans

- No origination fees
- Competitive rates
- Flexible repayment options
- Easy online application
- 24/7 call center services
- Convenient line of credit

When federal funding doesn't cover all the expenses of college, our private student loan can bridge the gap! Find more information about this undergraduate loan program by visiting www.moneyfcu.studentchoice.org

100 Madison Street, Syracuse, NY 13202
Ph: (315) 671-4000 www.moneyfcu.org



**Need to do some home improvements?
We can finance your next project!
See inside for details.**

Exclusive Insurance Savings for Members



Liberty Mutual.

As a member of **Money Federal Credit Union**, you could save up to **\$327.96** on your car and home insurance with Liberty Mutual¹, while receiving advice and excellent service from licensed insurance counselors.

You will also have access to safety resources to help keep you and your family safe.

Contact me and receive a FREE no-obligation quote!



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www.libertymutual.com/cynthiapayne

¹Figure based on a February 2008 national sample of auto policyholder savings when comparing their former premium to those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary.

Holiday Hours

Our office will be CLOSED
on the following days this quarter:

Monday May 30th

Memorial Day

Monday July 4th

Independence Day



Please share this newsletter with other members of your household.

Take a puzzle break!

Spring is almost here! Find the 10 differences in the pictures below. The solution is on our blog under the *Fun and Games* category, at <http://moneyfcu.wordpress.com>.

