

She wants a  
great rate.

He wants no  
closing costs.



No need to argue...

With a CFCU Mortgage  
you can have **BOTH!**

Save in the long run with a low rate — And save right now with no closing costs\*! Whether you're buying or refinancing, CFCU has an affordable mortgage for you.

Then add all the right options, same-day approvals on most loans, more ways to apply (**including online**) and a helping hand throughout the entire process, and it's no wonder we're the #1 residential mortgage lender in the area.

Don't wait, make your mortgage application with CFCU today!

Triphammer Branch: Martha Preston – 607-257-2822

East Hill Branch: Kimberly Rozell – 607-277-1419

Cortland: Jody Dombert – 607-756-6968


Or apply online – [www.mycfcu.com](http://www.mycfcu.com)

\*To qualify for any promotional rate and/or no closing costs, you must have or open a Premiere Checking account with autopay. No closing costs with 3-year recapture, 90% maximum loan-to-value. \$500 application fee refunded at closing, owner occupied single-family residential properties only. Loans greater than 80% loan-to-value ratio may require private mortgage insurance. Please call the Credit Union to obtain more information and a list of closing costs that are covered by this program. The Credit Union reviews every loan application individually to ensure fairness and compliance to CFCU policy.

Equal Opportunity Lender  This credit union is federally insured by the National Credit Union Administration.

## CFCU to add extra layer of security to online banking

**Called Dual Authentication**, this new security measure provides an extra layer of security for our Internet Banking users. It will help protect your user identification and password, and ensure you are the only one who can access your account. Dual Authentication consists of two components:



**1. PassMark Image** — First you will select and store a unique image and text phrase. Each time you log on to our home banking site with your user ID, the authentication system presents your PassMark image so you know you are at our site.

**2. Challenge Questions** — The setup process also requires you to provide answers to security questions. In addition, the system will collect characteristics about you when you create your authentication profile. If you attempt to log in from a different computer or browser, one or more of the challenge questions will be asked to verify your identity. Once the correct answers are provided, the PassMark Image will display and you

can enter your password and proceed. You will also be asked if you wish to register the computer from which you are currently logging in. That way the system can recognize your work and home computers, for example.

By passing back information that only you and CFCU knows, you can be more confident and feel even more secure about your online banking experiences. You'll be hearing much more about Dual Authentication in the near future.

# Great rate, no closing costs and a tax deduction...

Our Home Equity Loan is a perfect way to finance those **spring projects!**

Because rates are so affordable right now, it's a perfect time to make those home improvements, put in new landscaping, buy that new car, take a getaway vacation or tackle any of those other spring projects you've been thinking about all winter. In addition to a low rate and no closing costs, interest on your CFCU home equity loan is usually tax deductible if you itemize (please consult your tax advisor for more information).

**Apply today** at any branch, call 607-257-8500, or log onto [www.myfcu.com](http://www.myfcu.com).



# 5.75%

APR\*

Home Equity Loan • **Up to 60 months, \$5,000 minimum**

\*APR = Annual Percentage Rate. Rates good through 3-31-08. To earn the special rate, you must have or open a Premiere Checking account with autopay. No closing costs with 3-year recapture, 85% maximum loan-to-value, owner occupied only. Payment per \$1,000 at 5.75% for 60 months = \$20.93. No refinances of CFCU loans allowed.

Equal Opportunity Lender  This credit union is federally insured by the National Credit Union Administration.



## Time for a new car? How can you tell?

In the past, it was fairly common to trade a vehicle every three years or so, while it still had low mileage and carried strong resale value. However, with better quality and longer warranties, most cars these days are built to last 100,000 miles or more without major problems.

On the other hand, if it seems you're visiting a mechanic way too often; if your gas mileage is poor or your vehicle is short on the latest safety equipment, maybe it's time to replace it. Consider these issues:

### What will it cost?

If you're replacing the family's second car, you can look for something inexpensive. For example, you can trade up from a 10-year-old Dodge Caravan minivan to a 7-year-old Caravan for just a few thousand dollars. But, if you're replacing your primary vehicle with a new car, be prepared for a more considerable investment. Make sure to review your finances carefully. Experts advise that total vehicle costs (loan/lease payments, insurance and gasoline costs) should not exceed 10%–15% of total monthly living expenses.

### What's the status of your current loan?

If you still owe more on your loan than your car's worth (this is called being upside down), consider driving it a bit longer. In fact, people who drive their vehicles a year or two after their loan is paid off are able to save money by taking a breather from vehicle financing.

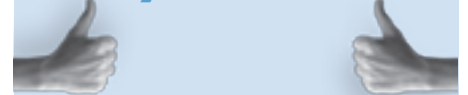
### How much warranty coverage is left?

A big worry for most people is the possibility of having to pay for major repairs involving the engine or transmission. Today, many manufacturers offer 10-year, 100,000-mile power train warranties. Having some warranty still in place could play a factor in your decision whether to buy.

### Do you trade it or sell it?

Trading a car in at the dealer when you're buying a new one is definitely the easiest way to go, but selling it yourself could net you as much as 15%–20% more money. So take the time to look at all the angles. Then your decision on whether it's time for a new car will be much clearer.

## Do you have...



# Premiere Checking

Premiere Checking is a dividend-bearing checking account that offers a wide variety of money-saving options and free extras. There are no monthly fees or maintenance charges on the account for members who have Direct Deposit and an average daily balance of \$500.\* If your average balance falls below \$500 for the month, there is a \$5 per month fee. It's an outstanding checking account that rewards you in so many ways! To apply or for more information, stop by any branch, call 607-257-8500, or log onto [www.myfcu.com](http://www.myfcu.com).

\*The average daily balance is determined by adding end-of-day balance in the account for each day of the month and dividing by the number of days in the month.



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