

EXCLUSIVE CFCU MEMBER DISCOUNTS!



Special pricing & incentives from GM & Chrysler! Special loan rate from CFCU! Perfect time to buy that new vehicle!

CFCU has money to lend and has joined the national **Invest in America** campaign in which credit unions around the country will offer members low-cost auto loans to help boost domestic auto sales. In return, GM and Chrysler have agreed to offer credit union members exclusive discounts and incentives on new vehicle purchases. It's a great partnership designed to help consumers while strengthening the U.S. economy!

FROM



PARTICIPATING DEALERS:
Royal Chevrolet, Maguire Chevrolet & Cadillac, Maguire Chevrolet, Stafford Chevrolet, and Walters Chevrolet

- Supplier pricing on new vehicles

4.5%

discount off MSRP

- Plus any other national rebates/customer incentives

Call or visit any CFCU office to pre-qualify. Then **Invest in America** for the deal of a lifetime!

APR=Annual Percentage Rate. Rates good through 3/31/09. Payment per \$1,000 at 5.25% for 60 months = \$20.67.

FROM



5.25%

APR*

AUTO LOAN

for up to 60 months
with FREE GAP insurance
on all eligible models

Exclusively for
Invest in America
buyers!

FROM



PARTICIPATING DEALERS:
Cortland Chrysler, Dodge, Jeep and
WT Pritchard Dodge, Chrysler, Jeep

- Credit Union Member Cash

Up to

\$1,000

cash rebate
depending on model

- Plus any other national rebates/customer incentives

Credit Union financing required

Time to Pay Less Credit Card Interest?



Here's how...

1. Check your rate—
Compare your current bank or merchant credit card rate with CFCU's low Visa Balance Transfer!

5.9%

APR*

2. Contact CFCU—
Call 607-257-8500, log onto www.mycfcu.com or visit any branch for a balance transfer application.
3. Move your higher rate balances over to a new CFCU Platinum Visa Card and save for the life of the transfer.

Why pay more—Act today!

*APR = Annual Percentage Rate. Offer good through March 31, 2009. 5.90% Annual Percentage Rate is good for the life of the transfer from another credit card only to a CFCU Platinum VISA Card. To qualify, you must also have Premiere Checking with direct deposit and autopay. Balance transfers will be treated as cash advances according to the terms set forth in the CFCU VISA Credit Card Agreement. All other terms of the CFCU VISA Agreement continue to apply.



STAFF MOVES

The Credit Union is pleased to announce the promotions of Jill Ciccone and Beth Putnam to senior vice president.



As senior vice president of human resources, Jill is responsible for planning, organizing and directing all human resources functions including recruitment, training, compensation,

benefits, affirmative action plan and employee relations for a staff of nearly 150 employees. A graduate of Hartwick College with a B.A. in Psychology, Jill has been with the Credit Union since 1989. She is a Certified Credit Union Executive, Senior Professional in Human Resources and has served on the board of directors for the Tompkins County Chamber of Commerce, as chapter treasurer for the Society for Human Resource Management and on advisory councils for BOCES and the Department of Social Services.



In her role as senior vice president of branch administration, Beth manages over 75 CFCU employees, including all branch and new account activity, member service and sales

at the Credit Union's nine locations. A life-long Ithaca resident, she joined CFCU in 2006 as vice president, following over 23 years of banking experience in branch management and business development with other area banks. Beth will graduate from the University of Wisconsin Graduate School of Business and Credit Union National Association this July. She is an active community member and past board member of Tompkins Learning Partners, the United Way of Tompkins County, the Tompkins County Chamber of Commerce and Ithaca Community Childcare Center. She holds Notary Public, New York State Life Insurance and New York State Series 6 and 63 licenses.

Still time to apply for a CFCU scholarship

Applications are still available for CFCU's Richard V.V. Stringham Scholarship. Fifteen, \$1,000 scholarships will be awarded for one year of study at either a two- or four-year accredited college or university. Applicants must be graduating high school seniors or others preparing to begin full-time study at a two-year or four-year college and members of CFCU. You can pick up an application at any CFCU location, online at www.myfcu.com, or by calling (607) 257-8500. Deadline is Monday, March 2, 2009. Complete information on eligibility, criteria for winning, award procedures and application information is available at www.myfcu.com.



Free Credit Counseling



For members experiencing financial troubles, CFCU offers free credit counseling. Headed by Joe King, the service provides support to members including budget assistance, financial advice and analysis, tips on how to develop an effective spending plan and help arranging loan extensions and compromises. Creditor work-out plans can also be arranged. Joe is easy to work with and has a great deal of experience helping our members. For a private consultation, give him a call at 607-257-3282 ext. 303, or e-mail him at joe.king@myfcu.com.

Attention—If you've been laid off or changed jobs, we should talk!

Wealth Management

Located at CFCU Community Credit Union

If you or someone you know has been laid off or changed jobs, it may be a good idea to have us review your 401(k) or other retirement plans. There are several strategies you can consider including: rolling over your retirement plan to an IRA for more control, making sure your beneficiary designation is set up correctly, and even receiving distributions before reaching age 59½ if needed. Please call to schedule a review session at your earliest convenience. We look forward to helping you.

**All consultations are free. Call 607-257-3282, ext. 299
Or 1-800-428-8340, ext. 299**

1050 Craft Road, Ithaca, NY

Securities, asset management, financial planning and insurance products offered through LPL Financial and its affiliates. A Registered Investment Advisor. Member FINRA/SIPC. Products are not NCUA insured, are not obligations of CFCU Community Credit Union, are not guaranteed by the Credit Union or any affiliated entity, and involve investment risk, including the possibility of loss of principal. CFCU Community Credit Union is not a registered broker/dealer nor is it affiliated with LPL Financial. Trust services are offered through The Private Trust Co., N.A., an affiliate of LPL Financial.



Bill Murphy, CFP®
Financial Consultant



Nancy Kehoe
Financial Consultant



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REMINDER

When E-filing tax returns use the correct ABA routing and micr numbers to insure your tax refund posts properly to your account. See the bottom of your CFCU checks for these numbers—first set of numbers is the ABA routing number (for CFCU it is 221381540), second set is the micr number, and the third set is the check number. **Do not include this number.** The micr number can also be found at the top of your statement.