


## GREEN Things To Do:

- 
- ✓ Replacement windows
  - ✓ New hot water heater
  - ✓ Add insulation
  - ✓ New furnace

### Special Loan Rates for Green Purchases!

CFCU's Liberty Loans are still available to help you make your home more energy efficient or buy that energy efficient vehicle. Save energy and save money with:

#### Liberty Home Equity Loans

— Use this loan for replacement windows or doors, insulation, a new roof, alternate electric producing systems (solar/wind), energy efficient heating or cooling systems, a new water heater or Energy Star appliances. The Credit Union will finance up to 80% of your assessment for terms up to 84 months. With the home heating season fast approaching, now is the time to get started on those fall projects.

**4.99%**  
apr\*  
For 60 months

**5.99%**  
apr\*  
For 84 months

**4.99%**  
apr\*  
For 60 months

**Liberty Auto Loans** — Use this loan to finance any 2009 or 2010 electric, hybrid or conventional vehicle with fuel efficiency of at least 30-MPG highway. You can finance up to 100% of the purchase price for up to 60 months. Plus, the Credit Union provides free GAP insurance with every loan, which pays the difference between the actual cash value of your vehicle and the current outstanding balance on your loan if a loss occurs.

Apply today at any branch or online at  
[www.mycfcu.com](http://www.mycfcu.com).

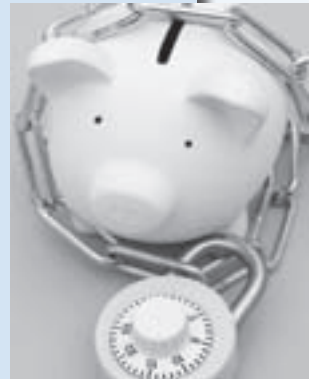
\*APR = Annual Percentage Rate. Members must have Premiere Checking with direct deposit and auto pay to qualify for promotional rates. Rates subject to change without notice. Cannot be used with any other rate discounts or promotions. For Liberty Home Equity Loans: A contractor's estimate is required at the time of application. Minimum loan amount is \$10,000, maximum is \$50,000. No CFCU refinancing of any home equity loans. No third mortgages. Mobile homes are not included in this program. Payment per \$1,000 at 4.99% for 60 months = \$18.87. Payment per \$1,000 at 5.99% for 84 months = \$14.61. For Liberty Auto Loans: A Monroney label will be required with a faxed application. Motorcycles are not included in this program. Payment per \$1,000 at 4.99% for 60 months = \$18.87.

### PROTECT YOURSELF— Create strong and safe passwords

Earlier this year, more than 30 high-profile Twitter accounts were compromised, including those of President Barack Obama and Britney Spears. A weak password on a Twitter employee's computer caused the breach. The hacker used dictionary attack software, which systematically tries all words in the program's "dictionary," until it finds the password or exhausts the list.

To prevent identity theft or other malicious activities, it's important to protect your computer's content by creating strong passwords. Here's how:

- Use a different password for each account — It may be easier to remember just one password, but if a crook discovers it, he or she can access all of your accounts.
- Make it lengthy — At minimum, passwords should be eight digits long, with 14 digits being ideal. Experts say every character added increases the protection many times over.
- Use a variety of characters — A combination of letters, numbers and symbols makes a password harder to guess or uncover with malicious software.



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## PROTECT YOURSELF—

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After you've created secure passwords, you can test them using an online password checker such as Microsoft's Password Checker or The Password Meter. If your passwords test "weak," make them more complex. Then guard them closely:

- Don't reveal your passwords to family or friends
- Don't type passwords into public computers, such as those in libraries or hotel lobbies
- Don't send passwords via e-mail
- Don't store a list of your passwords on your computer — It's safer to use paper, then hide the paper in a secure location.

Remember, if a password is compromised, monitor all the information you protect with that password, such as online shopping accounts or investment accounts, and request free copies of your credit reports from the national credit bureaus: Experian, Equifax and TransUnion.

## STAFF MOVES



### Meet Mortgage Originator, Courtney Leckey

Please welcome Courtney Leckey to our mortgage team. As a mortgage originator working out of our Meadow Street office, Courtney is responsible for pre-approving mortgage loans, providing information and guidance about mortgage products, and answering questions about existing or pending mortgages.

She is a recent graduate of Cornell University, College of Agriculture and Life Sciences, where she received her Bachelor of Science degree with emphasis in applied economics and management. She also graduated from Tompkins Cortland Community College.

During her academic career, Courtney earned numerous honors and awards, including Phi Theta Kappa Honor Society, Dean's List, Who's Who Among College Students, Frank B. Miller Family Scholarship and CFCU's Richard V.V. Stringham Scholarship.

Her volunteer experience includes being a tutor for Paul Schreurs Memorial Program, coordinator of Old Navy's friends and family fashion show and Ithaca Forward, a young professionals group.



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[www.mycfcu.com](http://www.mycfcu.com)



Equal Opportunity Lender

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



# #1

IN RESIDENTIAL  
**MORTGAGE**  
LENDING

## Record year for Mortgage Lending

With our popular Second Chance mortgage refinancing program, no closing cost mortgages and low Credit Union rates, 2009 has already become our best year for mortgage lending.

Although we've been the number one residential lender in Tompkins County for several years, we are now also the number one residential mortgage lender for the Tompkins/Cortland combined two-county area, based on recorded residential mortgage dollars for 2008.

With several months remaining in this year, we have already surpassed the annual volume total for any other year in our history. Members are taking advantage of the low interest rate environment, and we've been able to save them millions in closing costs because of our in-house closing department. In addition to traditional Credit Union value, members like our same-day approvals, variety of ways to apply, including online, and the friendly, personal and professional way we take care of them throughout the entire process.

Because of this success, our mortgage staff continues to grow. So, if you need to finance a new home purchase, or refinance an existing loan, please give us a call.

## Money in your pocket—for businesses too!

### Second Chance commercial mortgages



If you have a commercial mortgage from another lender with a higher interest rate, CFCU is giving you a second chance to pay less! We've saved individuals millions and millions of dollars on their residential mortgages with our Second Chance refinance program. Now this extremely popular and successful promotion is available for businesses!

Just call Patrick Woods at 607-257-3282, ext. 225, or Sean Mann 607-257-3282, ext. 315 for more information or to apply.

\*APR = Annual Percentage Rate. Rates good through 9/30/09. Credit requirements apply. To earn special rate, you must have or open a Premiere Business Checking account with autopay. Five-year recapture on all closing costs paid by CFCU. 70% maximum loan to value. \$750 nonrefundable application fee for residential rental properties, or \$1,500 nonrefundable for commercial buildings. \$1,000 rate lock-in fee (refunded at closing). Payment per \$1,000 at 5.50% for 144 months = \$9.51. No refinances of CFCU loans allowed. All loan applications are subject to approval; the Credit Union reviews all loan applications to ensure fairness and compliance to CFCU policy.

† CFCU will pay the cost associated on the first \$250,000, excluding environmental phase 1 or 2, and filing fees on mortgages that exceed \$250,000.