

GETTING THERE

The Official Newsletter of the UFirst Federal Credit Union • Winter 2012

THIS ISSUE

- Pre-Approved Loan
- Get in the Fast Lane
- Free Tax Preparation and more...

GETTING THERE

is the official quarterly publication of the UFirst Federal Credit Union.

HOLIDAY CLOSINGS



Website

www.ufirstfcu.net

Plattsburgh Main Branch

274 Rugar Street, Plattsburgh, NY
(518) 324-5700 • fax (518) 324-5777
Monday-Friday 8:30am-4:30pm
Thursday 8:30am-5:00pm
Drive-Thru - Monday-Friday
7:30am-4:30pm
Thursday 7:30am-5:30pm
Saturday 8:30am-12:00pm

PSUC-Campus Branch

Located in the Plattsburgh State College Bookstore in Saranac Hall
Monday & Wednesday 9:00am-1:00pm

Mooers Branch

2488 Route 11, Mooers, NY
(518) 236-6228 • fax (518) 236-4333
Monday-Friday 8:00am-4:15pm daily

Cornerstone Pharmacy

72 Champlain Street, Rouses Point, NY
(518) 324-5700 • fax (518) 297-6707
Monday-Friday 9:00am-5:00pm

Audio Response

(518) 324-5700 Option #1



Get Pre-Approved for Your Home Mortgage Today!



Whether you are a first time or repeat home buyer, we can meet all of your mortgage financing needs! Call us today to find out how much you can qualify for and go out and confidently shop for a home. We take the extra steps to make sure you not only know how much you qualify for but also illustrate what that amount equates to in a monthly payment. This enables us to find out not only what you qualify for, but also what meets your budget and comfort level. All this can be accomplished in 15 minutes or less. This process will determine the best type of loan for you and build your expectations on a monthly payment and the amount of funds needed for closing. Please contact Colleen West at 324-5700 to get pre-approved today.

Ready, Set, Go With A Pre-Approved Loan



Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like edmunds.com, kbb.com, fuelconomy.gov, and reviewing the April Consumer Reports, its annual auto issue. Then, go to the credit union for your pre-approved loan.

Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the

model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.

Get In The Fast Lane With Your Credit Union Debit Card

Debit Card Conversion- Effective April 9, 2012, our debit card program will be converting to a LIVE program. All debit card users will receive a letter in the 1st quarter of 2012 detailing the changes.

Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from the credit union? It's far more convenient and will save you - and the people behind you in line - valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact the credit union to let us know your travel plans so that we can alert our risk managers that you will be you using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today.

RELATIONSHIP REWARDS PROGRAM

At the UFirst Federal Credit Union, we do everything we can to appreciate our members for their business. That's why we have the "Relationship Rewards Program". Our members save .25% on each of the following:

- Having an active UFirst FCU Visa credit card
- Having an active UFIRST FCU Visa debit card
- Using direct deposit or payroll deduction to repay a loan
- Must be enrolled in E-statments

That's a total potential savings of 1.00% interest on your next loan!



ufirstfcu.net
makes your
financial
management
easier

- 1) Easy banking, world wide.
- 2) Login to Home Banking on the homepage.
- 3) Online bill pay.
- 4) Online applications for consumer loans & Visa credit cards.
- 5) ID Theft Coach- Interactive education on how ID theft occurs and how to prevent it from happening to you.
- 6) MFN (Members Financial Network) a comprehensive resource that's easy to use and available 24/7 to help answer your questions and plan your financial future.
- 7) Our great loans rates.

visit us at
www.ufirstfcu.net

Stay Safe While Shopping Online This Year

Cybercriminals are always looking for victims, but even more during the holiday season. Don't become a victim. Your credit union wants you to be able to safely shop online this holiday season. Here are some tips to help keep you safe while shopping online:

1. Always type a store's Web site address directly into your browser. Never go to the site by way of a link from an e-mail or search results list of sites. Cybercriminals are known to plant malicious links that look like popular sites.
2. Use strong passwords. They need to include both numbers and characters. Use a different password for each Web site that you have an account with and do not allow your browser to store your passwords.
3. Look for "https" in the address bar and a padlock icon in your browser's status bar. These are signs of a secure Web site.
4. Use a credit card instead of a debit card. By doing this, you can stop payments immediately if you suspect fraud.

What Your Credit Union is Doing Within the Community

- Participated in the 8th Halloween on Safety Street at the Crete Civic Center
- Celebrated International Credit Union Day October 20th, 2011 by having fresh donuts and apples in our lobby.
- Presented a check for \$400.00 to CYPH Foundation for the Pediatric Unit from the "Care for Kids Program."
- Volunteered at the Alzheimer's Walk counting donation money.
- Volunteered at the American Heart Walk counting donation money.
- Staff volunteered to walk and raise money at the American Heart Walk.
- Collected hats, gloves, mittens and scarves for Champlain Valley Family Center.
- Collected unwrapped toys for the Christmas Bureau.
- Volunteered at the Christmas Bureau wrapping presents at booths at Champlain Centers.
- Volunteered ringing the bell for the red kettles Salvation Army.
- Conducted educational sessions at Plattsburgh High School for the students.
- Conducted educational session for EAP for Plattsburgh State University

E-Statements: Easy And Efficient

Sign up for e-statements and help your credit union be a better steward of the environment and of members' money. Simply stop in the credit union and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope) and no funds are spent on postage. That makes your credit union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. Contact the credit union for more information.

Free Tax Preparation Available! It's More Money in Your Pocket!

You may be eligible for FREE tax return preparation this filing season! Returns will be prepared and electronically filed totally free of charge at the Clinton County Senior Citizens Council located at 5139 North Catherine Street in Plattsburgh, NY. No appointment necessary.

Days and hours of operation: January 23rd to February 29th – Monday, Tuesday, Friday, & Saturday from 9am-2pm; Wednesday & Thursday from 9am-6pm. Closed on 2/20/12. March - Wednesday & Thursday from 9am-6pm; Friday & Saturday from 9am-2pm. April 1st - 13th Wednesday & Thursday from 9am-6pm; Friday from 9am-2pm. Please feel free to call with questions (518) 335-8599.

Share Drafts: A Better Checking Account

While using a plastic card for purchases or paying your bills electronically is relatively new, the idea of a checking account dates to the early 16th Century Netherlands. Wealthy traders in Amsterdam needed somewhere to stash their cash. To meet the demand, "cashiers" sprang up. They would hold the money on account in exchange for a small fee. Over the years, these accounts evolved to meet the financial service needs of ordinary consumers. Today, checking accounts come in many varieties, but you'll likely not find a better one than at your credit union. Our share draft account (checking account) is designed around you: our member-owner. With lower fees and more benefits, it's sure to be a good fit for your financial needs. Get the details by visiting our Web site or calling the credit union today.

If you are a high school senior it is that time of year to be applying for colleges. Let UFirst FCU help you by applying for a scholarship today. Please contact Jody Carpenter for details at (518) 324-5700 or email jodyc@ufirstfcu.net. Deadline is Friday, January 20, 2012

the LAST Word

If you see someone without a smile, give them one of yours.



Helping You Get Through Life

No one does more to make its members feel comfortable than the UFirst Federal Credit Union. You come in and meet with a Member Service Representative who will know your first name.

