



“EYE ON YOUR MONEY”

LOCAL 41 IBEW FEDERAL CREDIT UNION

3564 California Road, Orchard Park, NY 14127

www.local41fcu.com

“Money Talks” 716-667-9171 (automated phone system)

716-662-6133 (phone) ~ 716-662-0160 (fax)

IS IT TIME TO REFINANCE YOUR MORTGAGE?

With mortgage rates at a historic low, now is the time to consider refinancing your mortgage. Local 41 IBEW FCU can help you save money by refinancing your mortgage that you have with another financial institution. By refinancing to a lower rate now, you could lower your monthly payment, pay off your loan quicker, and save thousands of dollars.



Local 41 IBEW FCU has partnered with CUC Mortgage to offer our members very competitive rates through a variety of mortgage programs. CUC is a mortgage provider that exclusively serves credit union members in the Northeast. Just like our credit union, CUC Mortgage provides personalized attention to your needs and will assist you through every step of the refinance process.

Not only can you finance the remaining balances of your existing mortgage and home equity, but you may also consider getting “cash out” to help pay other debts or finance your dream vacation. To assist you in your decision, CUC offers consultation services and even a daily “rate watch” to keep you informed of the latest rates via email or using your smart phone.

Getting started is easy...for additional information or to apply, either call CUC Mortgage directly at **(716) 839-0701** or visit their website at www.CUCMortgage.com.

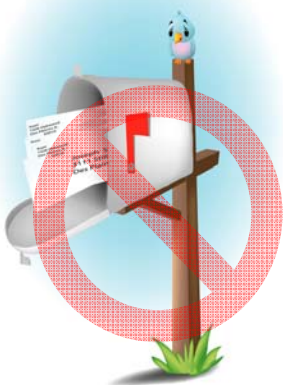
Make sure to inform them that you are a member of Local 41 IBEW FCU!

Note: Eligible mortgages for refinancing must be on your primary residence

GO PAPERLESS!

Start the new year off by going paperless. E-statements allow you to securely and conveniently **view and print** your credit union account statements online instead of waiting for them to arrive in the mail. In addition, your statements are archived so you can go back and view or print them at your convenience.

Going paperless is SIMPLE...call our office or stop in to get started.



DID YOU KNOW?...

Did you know that your **immediate family members** are eligible to join Local 41 IBEW FCU? Share the benefits of credit union membership...

- Low interest loans & Visa credit card
- Online access, E-statements, & bill pay
- Debit & ATM cards
- Direct Deposit
- Checking accounts with overdraft protection
- Savings accounts
- Mortgages and home equity lines of credit
- Free check cashing
- And much more!



It's **quick** & **easy** to join...have them call or stop in today!

Note: Immediate family members include parents, children, siblings, & spouse (once they are members, their immediate family can join our credit union too)

HURRY...TIME IS RUNNING OUT

Local 41 IBEW FCU is offering a limited time **HOLIDAY LOAN** to help you pay for all of those holiday purchases:

\$1,500 for 12 months
Rates as low as **6.90% APR***

Note: Loan application must be submitted by January 31, 2012
* Actual interest rate is determined by applicant's creditworthiness



DIRECT DEPOSIT

Why wait for a paper check when you can have your funds deposited directly into your savings or checking account at Local 41 IBEW FCU? That's right, you can have your **wages, pension, tax refund, or social security benefits** electronically deposited into your credit union share or draft account. This secure deposit enables you to access your funds more quickly and conveniently.

With direct deposit, you can access your deposit by using a Local 41 IBEW FCU debit/ATM card for purchases or cash withdrawals, by using bill pay on the credit union's home banking website to pay your bills, or by simply writing checks from your draft account.



Call our office for additional information.

SAVE THE DATE...

The Local 41 IBEW FCU **annual membership meeting** will be on **Wednesday, March 14th**. All members of the credit union are invited and are encouraged to attend. Dinner, beverages, and refreshments will be provided. Best of all...it's **FREE!** Watch for details in the near future.