

DID YOU KNOW....

Did you know, you have access to several credit union branches throughout the U.S.?

Just go to www.cuservicecenter.com and click on the state where you will be, fill in the address and it will pull up the nearest location to you.

Check out our website (other services) or call our office for one of the locations in the Erie area.

Remember, it costs your credit union a fee each time you go to one of these branches. You are allotted 4 visits each month at no charge to you, any visit after 4, you will be charged \$1.50 per visit. This fee will be taken at month end.

AUTO LOAN RATES

New-3 yrs.-5.99% apr 48 mos.

New-3yrs. -7.5% apr 84 mos.

4-6 yrs. -7.95 % apr 60 mos.

7 yrs. Plus -9.99% apr 48 mos.

Signature Loans- 11% apr

- Annual Percentage Rate

VISA LOAN

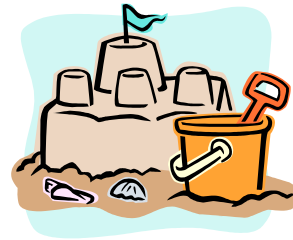
12.5% APR

PICNIC TIME IS HERE

The Erie Times FCU picnic will be held Friday, August 8th from 4:00 - 9:00pm at Erepa Grotto Picnic Park on Ediboro Road. The price is still \$4.00 for ages 12 to adult and free for kids under the age of 12. Tickets will be on sale at the door the day of the picnic. We will be raffling off a Nintendo Wii with an extra controller. The tickets are \$2.00 each or 3 for \$5.00 and can be purchased at the credit union or at the door the day of the picnic.

Holiday Closings

WED 7/4	INDEPENDENCE DAY
FRI 8/10	CLOSING AT NOON FOR PICNIC
MON 9/3	LABOR DAY



Board Of Directors

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Member Ser. Rep	Tina Warner

\$\$ TIMELY NOTES \$\$

ERIE TIMES FEDERAL CREDIT UNION

SUMMER 2008 NEWSLETTER

335 METZ STREET ERIE, PA 16508

MON, TUES, WED 8:45 A.M.-4:00 P.M.
THURS, FRI 8:45A.M.- 5:30 P.M.

Your Credit Union, not for profit, not for charity, but for service.

ERIE TIMES F.C.U.

Direct Phone: 814-459-0853

VRU Phone: 814-453-7112

Toll-Free: 888-453-7112

FAX: 814-453-3099

WEBSITE: www.erietimesfcu.com

E-MAIL: erticu@velocity.net



NEWS YOU CAN USE

Spring Cleaning? Prevent ID Theft

The Better Business Bureau (BBB) warns that, when it comes to reviewing and cleaning out financial records, failing to shred sensitive documents can put everyone at risk of identity theft.

The vast majority of ID theft occurs when the thief has direct contact with the victim's personal information, such as a stolen or lost wallet, or by rifling through the mailbox or trash.

Here's a guide provided by the BBB on when to shred the following documents:

- Cancelled checks can be destroyed after one year.
- Credit, debit, and ATM receipts should be saved until the transaction appears on a statement and the information is verified for accuracy.
- Credit Card and bank account statements with no tax or other long-term significance can be discarded after a year; remaining statements should be kept for up to seven years.
- Credit card and loan agreements should be kept for as long as the account is active.
- Paycheck stubs can be shredded yearly after the income has been reconciled with a W-2 form.
- Monthly bills should be shredded the year after being received by the consumer. Utility bills provide a good way for consumers to compare current charges to last year's bill for any major changes.

Waldameer Combo passes

Waldameer Combo tickets are currently on sale for the discounted price of \$15.00 each. These are good any days the park is open and gives you access to the park rides as well as waterworld.

Don't Forget!

If you are going on vacation and will be using your credit or debit cards, please call the credit union. We will put a memo in to avoid your card being blocked for possible fraud alerts.

3rd Quarter Dividends posted Jun. 29th 2007

Share Savings 1.55APY

Clubs 1.00%APY CERTIFICATES vary by amt,

IRA's 2.65% APY term, date opened

APY = Annual Percentage Yield



Erie Times FCU Statistics

As of June 30, 2008

Assets	\$7,229,407.04
Shares	\$5,705,734.83
Loans	\$4,731,520.89
Members	2155

SAVINGS INSURED TO \$100,000.00

We want to be your #1 source
for all of your financial needs!

If you are interested in making your money work for you, your credit union is the place to start, with a friendly professional staff to help take care of your financial needs.



See your Credit Union for:

Savings

- Share savings accounts
- Miscellaneous Club accounts
- IRA's
- Share Certificates

Loans

- Personal
- Auto, Motorcycle
- Boat, ATV, Snowmobile, etc.
- Visa Credit Card
- PHEAA Student Loans
- Share or Stock Secured
- PHH Mortgage
- 2nd Mortgage
- Home Equity

Other Services

- Check cashing
- Share Draft (Checking)
- Visa Debit Card
- ACH-Direct Deposit/Withdrawal
- Money orders
- Corporate (Certified) Checks
- Payroll Deduction
- Automatic Loan Payments
- 3rd Party Wire Transfers
- U.S. Savings Bonds
- Western Union
- Shared Branch Outlets
- Uncirculated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- Electronic Bill Paying

Insurance

- Loan Protection
- Visa Credit Life
- Credit Disability