HOLIDAY CLOSINGS, 2005
Thursday, November 24 - Thanksgiving Day
Monday, December 26 - Day after Christmas
Monday, January 2, 2006 - Day after New Year’s Day

CURRENT LOAN RATES
(Depending upon credit qualifications, your rate might be as low as:)

New Autos & Boats
... 36 months ............... 4.40% APR
... 48 months ............... 4.80% APR
... 60 months ............... 5.30% APR
... 72 months ............... 5.80% APR

Used Autos & Boats
2002s through 2004s, $14,000 or more financed...
... up to 60 months...as low as 5.30% APR
2002s through 2004s, less than $14,000 amount financed...
... up to 48 months...as low as 4.80% APR

Used Autos & Boats
Older models as low as 5.75% and 6.05% APR

New Furniture & Appliances
... up to 36 months ... as low as 10.9% APR

Unsecured Loans
... up to 36 months ... as low as 10.9% APR

Get-Away Loans
... up to 48 months ... as low as 7.90% APR

VISA Credit Cards
... 8.9% APR/No Annual Fee

Need Help This Holiday Season?
The season of gift giving is right around the corner. If you’re finding yourself short of cash to please those on your gift list, relax. Your credit union has Holiday Loans that will make sure your family and friends receive that special gift, while you remain on budget.

If you need money this holiday season, call or stop by your credit union today and let one of the loan officers help you with a Holiday Loan.

International Credit Union Day
October 20, 2005

International Credit Union Day is Thursday, October 20, 2005. It is a time to celebrate what’s so special about credit unions. This year’s theme, “Credit Unions: Members Make it Happen,” is a reminder of how member ownership is a key factor in the success of credit unions around the world. Without the active participation of members like you, credit unions would not enjoy their continued growth and prosperity. When members join together, everyone benefits because any profits are returned in the form of higher rates on savings, lower rates on loans, and improved services.

Come by the main branch on Thursday, October 20 and join us for refreshments as we all celebrate International Credit Union Day.

Direct Deposit
Safe, Fast, Automatic
STATEMENT OF FINANCIAL CONDITION
AS OF AUGUST 31, 2005

ASSETS:
Total Net Loans & VISAs $13,072,163.98
Net Investments 5,202,196.68
Fixed Assets 84,378.25
Land and Building 913,274.40
Other Assets 138,070.37

TOTAL ASSETS $19,410,083.68

LIABILITIES & EQUITY:
Liabilities (Payables) $130,477.76
Member Deposits:
Certificates of deposit 2,001,676.64
Share Drafts (Checking) 1,963,411.82
IRAs 645,373.04
Christmas Clubs 563,632.09
Regular Shares 11,991,599.45
Equity
Regular Reserves 336,491.99
Undivided Earnings 1,777,420.89

TOTAL LIABILITIES & EQUITY $19,410,083.68

We Have The Cure

If you've been bitten by the new car bug, the doctor is in. Call or stop by the credit union for the best-known cure for car fever—low-cost loan. Whether it's a new vehicle or it's new to you, we can prescribe the rate and term that's just right for you. Remember, although those special dealer financing offers promise relief, they often only apply to certain makes or models and are restricted to those with excellent credit. With a loan from the credit union, you can choose the vehicle that best matches your needs. At the credit union, we offer the best rate we possibly can to all creditworthy members.

Make your first stop the credit union, and you'll be on the road to a fast recovery. We'll show you how pre-arranged financing can put you in the driver's seat.

Bitten By the Car Bug?

PEACE OF MIND
WITH OVERDRAFT PRIVILEGE

It happens to the best of us. We unintentionally write a check for more money than we have in our checking account, forget to record an ATM withdrawal, forget to note a debit transaction, or forget to note an automatic bill pay deduction. Whatever the reason, a check returned for insufficient funds (NSF) is both costly and embarrassing. Your credit union now offers an Overdraft Privilege Program. It is not a line of credit. However, if you inadvertently overdraft your checking account, the credit union will have the discretion to pay the overdraft, subject to the limit of the Overdraft Privilege Program and the amount of the overdraft fees.

If you are not on the Overdraft Privilege Program yet, call our member services representative and ask if you qualify.

IMPORTANT MESSAGE
ABOUT CHRISTMAS CLUBS

Christmas Club balances will be automatically deposited into either your credit union share account or into your credit union checking account on the night of November 1. If you have not let us know which account to transfer to, please call us before October 31.

After-hour and weekend deposits can be made at our convenient night depository located in the drive-up at our location at 103 Hillcrest Road.