



VOLUME 7, ISSUE #1

JANUARY 2012

Contacting Your Credit Union

Should you have any questions or comments, there are many ways to contact your credit union. You may contact us via phone, fax, email, mail, or stopping into the office.

Phone: 814-663-3263

Fax: 814-664-2387

Address:

728 Worth Street
Corry, PA 16407

E-Mail:

info@corryfcu.org

Web pages: www.corryfcu.org

WINTER PROMOTIONS

We are offering a BRAND NEW auto loan promotion through February 29, 2012. Our current rate up to a 66 month term is *as low as 2.95%*! You won't want to miss this special. If you know you will be looking for a new vehicle in 2012 – now is the time to take advantage of this promotional rate! Hurry – only lasts until February 29, 2012!

We currently have a Share Certificate (CD) Promotion also going on for the month of January and February. The following rates are:

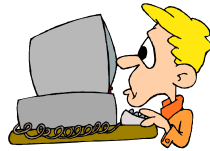
18 month Term 1.20% (1.21% APY)

30 Month Term 1.40% (1.41% APY)



****All rates are subject to credit approval and certain restrictions and conditions may apply for special loan promotions.**

NEW DATA PROCESSOR



Thank you for being patient during our computer conversion that took place October 1, 2011. I hope all of our members are enjoying some of the new features:

- VISA Credit Card info is now available on your online banking
- Single sign-on for Online banking/electronic bill pay
- Easier/faster loan processing

Some issues we encountered with the conversion—were minor and have been corrected. One issue that will be corrected December 31, 2011 is Dividends paid on Checking/Money Market accounts. This was mistakenly set up at conversion to pay quarterly instead of monthly. So December's statement will pay dividends for the whole 4th quarter on all accounts. Starting in January—Checking/Money Market accounts will be set back up to monthly dividends paid on the 30th/31st of each month. We apologize for any inconveniences we caused to the membership!

This new system will offer many valuable new products/services to our members. Coming in January—Mobile Banking!

Hours of Operation

Monday & Tuesday

8:00 a.m. – 4:30 p.m.

Wednesday

8:00 a.m. – 1:00 p.m.

Thursday

8:00 a.m. – 5:00 p.m.

Friday

8:00 a.m. – 5:00 p.m.

Friday Drive-Thru

8:00 a.m.—6:00 p.m.

Saturday

8:00 a.m. – 12:00 p.m

A NEW ATM IN CORRY FOR OUR MEMBERSHIP

A new walk up ATM has been installed at the Rossbacher Insurance building located at 19 North Center Street, Corry, PA

Check it out!



ATTENTION—ALL HIGH SCHOOL SENIORS!

The Corry FCU will be presenting college-bound high school seniors with the opportunity to compete for several scholarship awards to either a two-or four year accredited educational institute. It's a simple three-step process, making this an opportunity students cannot pass up:

Step #1: Stop in to the office to request a scholarship application packet. If the student is not a member of this credit union, then they may open an account in order to receive their packet. It is only \$5 to open a Savings account.

Step #2: Complete the application packet, write an essay, and have your parents sign the consent form.

Step #3: Return the completed packet to our office no later than March 31, 2012.

After the April 2012 Board Meeting, the **winners** will be announced and a picture will be submitted to the Corry Journal. So if you know any high school seniors that are going to college, please tell them to stop by the credit union for their Scholarship packet. Don't let this opportunity slip by!

HOLIDAY CLOSINGS

Monday—January 16th—Martin Luther King Day

Monday—February 20th—President's Day

Dividend Rates

As of 1/01/2012

Regular Savings, Christmas/Vacation Club Accounts
.25% (.25% APY)

Checking Accounts (subject to change monthly)
.25% (.25% APY)

<u>Share Certificates</u>	
6-Month (\$500 minimum)	.60% (.60% APY)
12-Month (\$500 minimum)	.75% (.75% APY)
24-Month (\$500 minimum)	1.25% (1.26% APY)
36-Month (\$500 minimum)	1.50% (1.51% APY)
48-Month (\$500 minimum)	2.00% (2.02% APY)
60-Month (\$500 minimum)	2.25% (2.27% APY)

IRA's (Retirement Accounts)
\$5.00 and up 1.25% (1.26% APY)

<u>Money Market Accounts</u> (subject to change monthly)	
Tier #1 \$2500—\$24,999.99	.30% (.30% APY)
Tier #2 \$25,000—\$49,999.99	.35% (.35% APY)
Tier #3 \$50,000—\$99,999.99	.45% (.45% APY)
Tier #4 \$100,000—and over	.55% (.55% APY)

(All rates are subject to change. "APY" is annual percentage yield.)

Assets as of November 30, 2011

Total Assets	\$32,246,634.47
Total Shares	\$25,367,070.57
Total Loans	\$20,925,293.69



54th ANNUAL DINNER MEETING/DANCE

Come join us for our 54th year of being your credit union! All members of this credit union along with a guest are invited to our 54th Annual Dinner Meeting on Saturday, February 4th, 2012. This dinner meeting will be held at 6:00 p.m. at the St. Elizabeth's Parish Center. This year's theme is Hollywood! You don't have to dress the theme—just come and enjoy the night of food/fun/laughter! The cost is yet to be determined. Please RSVP to us by Friday January 27, 2012. **Tickets will be available January 12th.**

FIND US ONLINE!

Check out our Social website: facebook.com/Corryfcu—it's where you can go to find the latest in Credit Union news, Events, and Valuable tips! We also post alert messages to this page. **Hurry—become our fan!**

Winners of International Credit Union Week!

Thanks to all of our members who came in during Credit Union Week—October 17th. We gave away several great gifts. The winners are:

Michelle Vanco—Candy Corn Count

Barry Scouten—Cookie Tin

Michelle Anderson—Décor



Ted Cressley—Mug set

Gerald Hutchinson—Mug set

Theresa Van Cise—\$25 Walmart Gift Card

Elsie Culver—Video Camera

Congratulations to our winners!!!!!!



Winter—Skip—A—Payment!

There is still time to skip a loan payment. We will be offering our skip a payment in the month of January. Use the extra cash for winter heating, Christmas Bills, etc.

In order to qualify for the skip a loan payment promotion—all outstanding loans must be current and have had no late payments on any loans within the last 12 months. You also must not have skipped a payment within the last 6 months. Only 4 skip a payments are allowed per loan. Also, the service fee is \$35 per each loan payment that is skipped. You can include your check for the amount due or designate the account you would like us to debit.

**We reserve the right to refuse any skip a loan payment requests and will advise you only if your request is denied. This offer does not apply to mortgage loans or credit cards.

Quick Notes

1) FRAUD ALERT

Our debit card processor (Fifth Third Bank) has received several reports of customers of various institutions receiving text messages where the fraudsters are trying to get customers to provide details of their card including pin and CVV/CVC number. Please do not respond to these texts or call the phone number within the text. If you do and you provided information—please be sure to contact us immediately! If you receive any text messages that state they are from Fifth Third Bank—please provide us the information that was received. Thank you.

2) STAFF SERVING BREAKFAST AT THE VFW

The CFCU staff served breakfast Sunday morning, November 6th at the VFW and had so much fun—they will be doing it again on Sunday—March 4th. This fundraiser is to help us raise money for the 2012 Scholarship fund. The CFCU is dedicated to helping raise funds for this cause. Please stop out and get your breakfast that morning at the VFW. See us in our aprons!

3) DORMANT ACCOUNTS

Do you have any credit union accounts that you haven't touched in years? If so, please note that Pennsylvania State requires that financial institutions escheat (or hand-over) to them accounts that have been dormant for five years or more. We fully recommend that you make a simple transaction with any account that has not been used in the last two years. This will help you avoid any inactivity/dormant fees and make sure your account stays in the "active" category.

4) HAVE YOU CHANGED YOUR ADDRESS RECENTLY

— If you have changed your address in the last few years it is important to verify that we have your correct address on file. Probably the easiest way to do this is to make sure the address on your statement is correct. If not, then you need to contact us. The Post Office won't forward mail to you indefinitely – so the easiest way to make sure we have your correct contact information is to simply let us know by stopping in or giving us a call. You will also have to change your address at the Post Office.

5) CELL PHONES FOR SOLDIERS

We are proud to announce that we are helping our Troops call home.....FREE! Donate your used cell phones and help our troops receive a free 60-minute calling card through Cell Phones For Soldiers. All you need to do is drop off your old cell phones and accessories in our box in the lobby. We will ship them out! So stop letting those old cell phones collect dust! Bring them in!

6) STUDENT LOAN SEMINAR AT THE HIGH SCHOOL

We will be providing a Student Choice Loan seminar at the high school on Thursday, March 8, 2012. This seminar will be held in the auditorium for any student, parent, or guardian who wishes to learn more about the Student lending process. More information will be announced soon. If you have any questions, please give the credit union a call. Thank you.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the Jeanie networks. The rights and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

If you have any questions regarding your upgrade, please let us know at 814-663-3263.

Thank you,
Corry Federal Credit Union

CFCU Cookbooks For Sale



After weeks of having staff/board/membership bring in their favorite recipes—our CFCU Cookbook has now been published! If you would like to purchase one of these fabulous cook books—please stop in. The cook books are \$8.50/book and the funds will go towards our 2012 scholarships that are given out in April 2012. Hurry fast—we will sell out quick!

As of October 15, 2011—all loan late fee's increased to \$20. Please make sure you make your loan payments on time so that you are not penalized with a \$20 fee. Thank you.

CORRY FEDERAL CREDIT UNION'S

PRIVACY POLICY

Definitions

Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include government agencies, plastic card processors (credit/debit/ATM), data processors, and check/share draft printers.
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. CORRY FEDERAL CREDIT UNION HAS no affiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Group's Member Connect.

PRIVACY POLICY.....cont.

FACTS WHAT DOES CORRY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMA-

WHY? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Checking account information and credit history
- Payment history and transaction or loss history

When you are no longer our customer, we continue to share your information as described in this notice.

HOW? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information: the reasons CORRY FEDERAL CREDIT UNION chooses to share: and whether you can limit the sharing.

Reasons we can share your personal information.	Does CORRY FEDERAL CREDIT UNION share?	Can you limit this sharing?
For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes— To offer our products and services to you	Yes	No
For joint marketing -other financial companies	Yes	No
For our affiliates' everyday business purposes - Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

QUESTIONS? Call 814-663-3263 ext 12 or go to www.corryfcu.org

What we do

How does Corry Federal Credit Union protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Corry Federal Credit Union collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- Apply for a loan or use your credit or debit card
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.