

EXPERIENCE FINANCIAL FREEDOM



AmeriNews

Financial News and Information

Spring 2007

Our Home Equity Loans and Lines of Credit can help you achieve your goals!

Choose **1.99%*** APR/
8.25%* APR Flexible
Home Equity Line of Credit

OR

6.50%** APR Fixed
Home Equity Loan

Apply before June 30, 2007 to qualify for this special limited time offer! Visit your nearest branch location or call us at **1.800.388.2000**.

IMPORTANT INFORMATION REGARDING THIS OFFER - Membership restrictions apply. Limited time offer.

*The 1.99% APR (Annual Percentage Rate) applies to the 6 month introductory rate on a line of credit. After 6 months, the APR may vary monthly based on the prime rate published in The Wall Street Journal plus a margin. Prime rate as of 3/31/07 is 8.25% APR. Minimum line of credit is \$7,500. Rates can increase or decrease, but not to exceed 15.00% APR. Applications are subject to credit approval. Rates and terms are determined by overall credit history and are subject to change. If loan is paid off within 3 years or less, member reimburses closing cost incurred by AmeriCU plus any additional fees to satisfy legal requirements.

**Rate requires checking and direct deposit relationship.



Scholarship Winners Announced

AmeriCU would like to congratulate the winners of this year's Scholarship Program which is designed to recognize, reward and help make possible the pursuit of higher education. Each of the following students will receive a \$1,000 scholarship:

- ★ **Emmaliese Bartscherer** of Lee Center, New York
- ★ **Tiffany LaMarca** of Oneida, New York
- ★ **Elizabeth Monahan** of Rome, New York
- ★ **Brent Popovich** of Rome, New York
- ★ **Catherine Melnikow** of Yorkville, New York
- ★ **Leanne Montrois** of Sackets Harbor, New York
- ★ **Kasie Reese** of Rome, New York

We would like to thank everyone who applied for our Scholarship Program and to announce the program will be available again next year. All eligible members* are encouraged to apply.

At AmeriCU, we believe it pays to invest in education.

*Excluding employees, directors, committee members, volunteers and their immediate families.

E-Statements Now Here!

At AmeriCU, your financial freedom begins with an **easy-to-read** monthly statement.

Now, you can access your account information with **e-statements**. Just login to AmeriCU Online Banking, go to "E-statement" in the left menu and click on "Sign Up"! It's that easy!

- Avoid mail delays
- Access anytime, 24 hours a day, 7 days a week
- Eliminate unwanted paper

Just another way, we help you experience financial freedom! And, if you sign up for e-statements, you may be eligible for **Benefits Plus® for free!**

Save with Benefits Plus®

Benefits Plus® is the nation's premier membership benefits program and AmeriCU members can start saving on products and services they use everyday.

- 10% off at national restaurants and retailers
- Movie ticket discounts
- Local merchant discounts
- And so much more!



You may already qualify!

If you have a Privileged Checking Account and **full** direct deposit at AmeriCU, you are eligible to receive Benefits Plus® for free! If you have any other AmeriCU Checking Account with **full** direct deposit, use online banking and sign up for e-statements, you will also receive Benefits Plus® for free!

Members who have an AmeriCU Checking Account only can enjoy Benefits Plus® for only \$3.95 per month.

For more information on the **Benefits Plus®** membership program, visit www.americu.org. To sign up, just stop by any AmeriCU location.

AmeriCU Credit Union has selected Benefits Plus and its parent company, Generations Gold, Inc., a fully independent third-party service provider to provide travel and other discounted services on an exclusive basis directly to Benefits Plus members. AmeriCU Credit Union assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the direct responsibility of Generations Gold, Inc., the benefits provider. Discounts received through Benefits Plus or Generations Gold may not be used in conjunction with any other financial institution's discounts. Complete details of member services are described in the membership booklet as provided at the time of enrollment.

Plan For Your Retirement Future Seminar

At AmeriCU, we are always looking for ways to help you experience financial freedom. That's why we've created a special seminar for you to "plan for your retirement future".

Seminar Overview: Learn about choices at retirement - what to do with IRAs and retirement plan assets, what to look out for - fees, hidden charges, tax ramifications and how to make your assets last throughout your retirement years.



DATE	TIME	LOCATION
Wednesday, April 18th	5:30 – 7:30 pm	Griffiss Office Griffiss Business and Technology Park 231 Hill Road, Rome, NY 13441
Wednesday, May 2nd	5:30 – 7:30 pm	Oneida Office Route 5, Oneida, NY 13421
Tuesday, May 8th	5:30 – 7:30 pm	The Commons at Dillenbeck's Corners Building P-4350, Corner of Pole Valley Road and Second Street, Fort Drum, NY 13602
Wednesday, May 16th	5:30 – 7:30 pm	Waterville Public Library 206 White Street, Waterville, NY 13480

Register by calling 315.356.3300, there is no cost to register.

Changes to Fee Schedule

As of May 7, 2007, the following fees will be effective:

NEW Fees:

Official Checks (\$500.00 minimum)	\$2.00
ACH Posting (Incorrect Account Number)	\$10.00
Address Correction	\$2.00
Bad Address	\$5.00 Annually
Subpoena Processing	\$45.00

CHANGED Fees:

Safe Deposit Boxes:

3 x 5 Box	\$29.63
3 x 10 Box	\$40.61
5 x 10 Box	\$40.61
10 x 10 Box	\$40.61
Replace Lost Safe Deposit Box Key	\$12.00



Upcoming Events

Defensive Driving Course

231 Hill Rd., Rome - Learning Center
Tuesday, April 24 & Wednesday, April 25
6:00 PM - 9:00 PM

Cost is \$35 per member, \$40 for non-members. This six-hour driving course is presented by AmeriCU Services. For further information or to sign up, please call Gwyn at AmeriCU Services, LLC at 315.356.3300 or 1.800.352.9699.

National Credit Union Youth Week

Monday, April 22 - Saturday, April 28

During this week we will be welcoming youth into our branches, introducing them to the benefits of credit union membership, promoting the Credit Union difference, and encouraging them to save, in a fun and festive environment!

Special "Stash Your Cash" activities and events will be held at all AmeriCU offices. Join us for fun and prizes and enter to win \$100.00.



Annual Meeting Update

The 57th Annual Membership Meeting of AmeriCU Credit Union was held on Monday, March 12, 2007 at the Rome office. Accomplishments of 2006 and plans for 2007 were highlighted in the Annual State of the Credit Union presentation delivered by Board Chairman, **Ann S. Tyler**. Results of the Board of Directors election were announced.

This year, two positions on AmeriCU's **Board of Directors** were filled. Winners are **Ann S. Tyler** and **John A. Stevenson**.

The 2007 slate of officials is as follows:

- ★ **Ann S. Tyler**, Chairman
- ★ **Sharon L. Miazga**, Vice Chairman
- ★ **George C. Bauer, III**, Recording Officer
- ★ **Richard A. Smith**, Chief Financial Officer
- ★ **John A. Stevenson**, Director
- ★ **Joseph J. Turczyn**, Director
- ★ **James E. Wasielewski**, Director.

Supervisory Committee members are:

- ★ **Robert J. Angelhow**, Chairman
- ★ **Luis M. Marina**, Member
- ★ **James Saporito**, Member
- ★ **John A. Nash**, Member.

Copies of AmeriCU's 2006 Annual Report are available in the branches or by calling 1.800.388.2000 or 315.356.3000.

★ ★ ★ Directory ★ ★ ★

Online Services
www.americu.org

24-Hour TeleLink Service

Utica/Rome: 315.337.4373 • Nationwide: 1.800.232.4330

Loan Phone & Member Call Center

Utica/Rome: 315.356.3000 • Nationwide: 1.800.388.2000

Email: support@americu.org

Monday - Friday 9 am - 5 pm • Saturday 9 am - 12 pm

Office Locations

Utica • Rome • Griffiss • Oneida • Auburn • Liverpool
Syracuse • Watertown • Fort Drum

Insurance & Investment

Utica/Rome: 315.356.3300 • Nationwide: 1.800.352.9699

Email: services@americu.org

Equal Housing Lender
Equal Opportunity Lender
Membership restrictions apply.
Federally insured by NCUA.



AmeriCU Thanks You!



A heartfelt thank you to all who participated in or donated to the American Heart Association annual fund raising events sponsored by AmeriCU. Your generosity has made these events successful.