

EXPERIENCE FINANCIAL FREEDOM



# AmeriNews

Financial News and Information

Summer 2010



## HOW TO KEEP YOUR DEBIT CARD MEMBER PRIVILEGE®

New Federal regulation requires a change in overdraft protection coverage. Recently you should have received a letter regarding your Member Privilege Overdraft Protection. To continue to receive that benefit, you are required to “opt-in,” or agree to the terms and conditions of the overdraft protection program.

Additionally, if you do not provide your overdraft consent selection by August 15, 2010, your account will no longer include overdraft coverage for ATM and everyday debit card transactions and overdraft protection will be discontinued automatically.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you may:

- visit [www.americu.org](http://www.americu.org) and click Account Login to access AmeriCU’s Online Services
- call us at 1.866.343.5067
- send back the form you received by mail.

The effective date of the change is August 15, 2010, for accounts opened before July 1, 2010. For accounts opened after July 1, 2010, the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$25 will be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.

# Board of Election Update

Credit unions are democracies in action, governed by their members through an elected, volunteer Board of Directors. Each year, members (age 16 or older) may vote for candidates to our Board of Directors, run for election or serve as a volunteer on a number of committees. Volunteers use their expertise to help set policy and advance member service. If you would like to receive a Board Candidate Information Packet containing detailed information about the responsibilities, qualifications and time commitments required, please call 315.356.3000, ext. 3204.

The 2010-2011 Nominating Committee Chairman is Herbert Thorpe, and his committee members are Darlene Burns and George C. Bauer.

## *Schedule for 2011 Election of Officials by Mail Ballot*

### **Tuesday, June 1, 2010**

Chairman appoints Nominating Committee on or before this date.

### **Thursday, July 1, 2010**

Mail Ballot Schedule, Notice of Election Schedule for 2011, call for nominees and names of Nominating Committee published in Summer 2010 AmeriNews mailed with quarterly statements.

### **Monday, August 2, 2010**

Deadline for receipt of nominations to the Nominating Committee.

### **Wednesday, September 1, 2010**

Nominating Committee reports names of nominees to the Recording Officer of the Board.



### **Friday, October 1, 2010**

Fall 2010 AmeriNews published announcing date of Annual Meeting, listing names of nominees selected by the Nominating Committee and calling for nominations by petitions to the Recording Officer of the Board.

### **Monday, November 1, 2010**

Deadline for receipt of nominations by petition.

### **Friday, November 5, 2010**

Post list of nominees in offices.

### **Monday, January 3, 2011**

Ballots mailed with quarterly statements to members who joined prior to January 2011.

### **Tuesday, March 1, 2011**

Deadline for receipt of ballots by Tellers of Election.

### **Monday, March 14, 2011**

Annual meeting and announcement of results of election by mail ballot.

### **Tuesday, March 15, 2011**

Deadline for election of table officers of Board and Supervisory Committee.

### **Friday, March 18, 2011**

Names of elected Officials and Officers posted in offices. Also, publish in Spring 2011 AmeriNews.

# debtinfoocus

<http://www.debtinfoocus.org/?refer=americu>

**Debt in Focus** is a free and anonymous service that will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward.

You will not be required to disclose your name, social security number, email address, physical address, or any other identifiable information. The information we collect about your income and current debts cannot and will not be used to identify you unless you specifically instruct us to. If you decide that you would like to be contacted by a credit union representative, you can opt to do that from the results page.

You can visit **Debt in Focus** from the link on the AmeriCU Home Page or type the link above into your browser.



## When You Think Retirement, Think AmeriCU

If you're concerned about plans for retirement, you're not alone. The past few years have been difficult, and you may be wondering if original plans are still within reach. Are you saving enough? Does your original plan still work? Should you be adjusting your strategy?

Move forward with plans for a secure future. Rely on the name you already know and trust to help navigate today's changing financial markets. When you think retirement, think AmeriCU.

To learn more about the retirement planning services at AmeriCU, stop by, call **1.800.352.9699**, or email [services@americu.org](mailto:services@americu.org).

Investment Products and Services offered through CUSO Financial Services, L.P. (CFS), an independent broker dealer, are not NCUA/NCUSIF insured, not credit union guaranteed, and may lose value. Investment Representatives are employed by AmeriCU Services, LLC, a wholly owned subsidiary of AmeriCU Credit Union, and registered through CFS. Member FINRA/SIPC.

## Simply Perfect



### AmeriCU's Platinum VISA® has it all!

No annual fee

Automatic auto rental insurance

#### CU Rewards Program

Use your AmeriCU Platinum VISA to purchase goods and services, or for balance transfers, and you'll earn one point for every net dollar. Use your points for travel awards or name brand merchandise.

Automatic travel accident insurance up to \$1,000,000

Low Annual Percentage Rate

For current **rate and terms** and to download an application, visit [www.americu.org](http://www.americu.org), call 1.800.388.2000 or stop in any office.



## FreedomQuest



## Upcoming Event

### Money and Me Workshop

Monday, August 2 - Friday, August 6, 2010

9:00 AM - 12:30 PM

Griffiss Office - 231 Hill Rd., Rome, NY

Richard A. Smith Learning Center

This week-long, free workshop, brought to you by **Money and Me**, a program funded by the New York Credit Union Foundation is geared toward educating high-school students ages 16-18 about the key financial skills needed for college and beyond.

With our popular **FreedomQuest** Home Equity solutions, now you can:

- Consolidate high-interest bills
- Make home improvements
- Finance college classes and more!

Get the **lowest possible rate** with your choice of a fixed-term loan or reusable line of credit. (Ask your tax advisor about possible tax advantages.) With our **FreedomQuest** Home Equity solutions, now you can! Apply online today or visit your favorite office.

Contact Lauren Guerrieri to register:

[laureng@americu.org](mailto:laureng@americu.org)

call 315.356.3121

Spots are limited so register today.

[www.americu.org](http://www.americu.org)

1.800.388.2000



AmeriCU Credit Union is on Facebook.

## ★ ★ ★ ★ ★ DIRECTORY ★ ★ ★ ★ ★

### Online/Telephone Services

- [www.americu.org](http://www.americu.org)
- **TeleLink Service**  
1.800.232.4330 (USA)  
315.337.4373 (Utica/Rome)
- **Loan Phone & Member Call Center**  
1.800.388.2000 (USA)  
315.356.3000 (Utica/Rome)  
24 Hours Except Thanksgiving & Christmas

### Insurance & Investment Services

- **AmeriCU Services, LLC**  
1.800.352.9699 (USA)  
315.356.3300 (Utica/Rome)  
[services@americu.org](mailto:services@americu.org)

### Office Locations

- Cayuga County**
- Auburn Office, Auburn Plaza, 217 Grant Ave.
- Herkimer County**
- Herkimer Office, EFK Plaza, 326 East State St.
- Jefferson County**
- Riva Ridge Office, 10750 Enduring Freedom Drive
- Watertown Commons Office, 20991 NYS Route 3
- Watertown Mortgage Office, 215 Washington St.
- Lewis County**
- Lowville Office, 7394 Utica Blvd.
- Madison County**
- Oneida Office, Route 5

### Oneida County

- Commercial Drive, 4957 Commercial Dr.
- Griffiss Office, 231 Hill Rd.
- North Utica Office, 224 N. Genesee St.
- Rome Office, 1916 Black River Blvd.
- School Road Office, 6000 School Rd.
- Onondaga County**
- Armory Square Office, 200 Walton St.
- Cicero Office, 6414 State Route 31
- Liverpool Office, 7474 Oswego Rd.
- Syracuse Office, 6303 Thompson Rd.

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

