

EXPERIENCE FINANCIAL FREEDOM



AmeriNews

Financial News and Information

Winter 2007

Get \$50 Cold Cash

ASK ABOUT
OUR
HOLIDAY
CLUB!

There are two things we could all use after the busy holiday season – time and money! AmeriCU has a special offer to give you both. Simply open any convenient AmeriCU checking account with direct deposit to **save time**, and we'll put **\$50 cash** in your account.

Ask us how to open an account today! Call **1.800.388.2000**, visit **www.americu.org** or stop by your nearest branch location.



IMPORTANT INFORMATION REGARDING THIS OFFER

*Must make minimum required deposit for checking account (if applicable) and establish direct deposit of full paycheck, pension or social security check. Some checking accounts pay dividends; the current Annual Percentage Yield (APY) ranges from 0.00% with no minimum balance requirement to 1.25% with a required minimum balance of \$25,000. Rates are current as of 1/1/07. APYs are variable and may change after the account is opened. Fees may reduce earnings. Once a qualifying direct deposit is received, you will receive a \$50 voucher which must be redeemed within 60 days of your initial direct deposit. Reward will be reported as income for tax purposes. Offer not valid on existing accounts and is not available for members who already have Direct Deposit with AmeriCU Credit Union. Offers and terms are subject to change without notice. Membership restrictions apply. See www.americu.org for details. This credit union is federally insured by the National Credit Union Administration.



Open An IRA Today!

With an IRA at AmeriCU, you can enjoy a variety of investment options to meet long, medium or short-term needs. Make an informed decision about your retirement with complete descriptions of the Traditional, Roth and Coverdell ESAs. Visit our IRA Service Center at www.americu.org/savings.cfm and then click on the IRA Service Center link to:

- Learn About IRAs
- Plan Your Retirement
- Open an IRA
- Service an Existing IRA



Here's An Offer That's Twice as Nice!

We'll pay you **\$50 in cash** when you sign up for **Direct Deposit with AmeriCU checking!**



Earn MORE cash when you refer a friend!

Simply refer a qualifying friend or family member* and you'll earn another \$20 in cash – \$70 in all – when your friend joins AmeriCU. Your referral will get \$50 cash when they open a checking account with Direct Deposit.

*Must make minimum required deposit for checking account (if applicable) and establish direct deposit of full paycheck, pension or social security check. Once a qualifying direct deposit is received, you will receive a voucher which must be redeemed within 60 days of your initial direct deposit. Reward will be reported as income for tax purposes. Offer not valid on existing accounts and is not available for members who already have Direct Deposit with AmeriCU Credit Union. Offers and terms are subject to change without notice. Membership restrictions apply. See www.americu.org for details. This credit union is federally insured by the National Credit Union Administration.

Are You Ready to Roll?

Whether you're starting a new job, leaving an old one or planning your retirement, it's important for you to understand your retirement savings options in order to keep your assets on track.

Do you have a **401K** or **403B** account at a former employer? Should you keep it where it is, take it out, roll it, or transfer it? What are the tax ramifications of each move?

We have tools and people available for you to learn more about this important decision.

Call now for a free "Rollover Kit" and a personal consultation.

1.800.352.9699 (315.356.3300) • services@americu.org

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

It's E-Z To Do Your Taxes!



Make your tax preparation and e-filing easy and stress-free with ezTaxReturn.com.

Using simple yes-no questions, ezTaxReturn.com walks you step-by-step through 5 sections including personal information, income, expenses, taxes/credits and finally, e-file. It takes about 30 minutes, and you can receive your refund in as early as ten business days if you choose **direct deposit** to your AmeriCU account. Filing your 2006 Tax Return is **just \$24.95**. To take advantage of this special price, just visit us online at americu.org and click on the ezTaxReturn.com web link.

There you can step through an online demonstration, illustrating the typical screens you'll encounter and the simple questions asked. There's no software to download, no forms and no math! And, what's the best feature? New users can try it for free and pay when you decide to print or e-file.

There's Still Time to Apply for AmeriCU's Scholarship Program

AmeriCU knows that it pays to invest in education. This year, AmeriCU will award up to **six \$1,000 scholarships** to members who are either high school seniors or continuing college students. Don't miss out on your chance to get some "smart money".

This program is open to all primary members* who will attend an accredited college, university or other institution of higher learning on a full-time basis during the 2007-2008 academic school year.



Applications are available at all branch offices or by visiting www.americu.org. Completed applications must be received by February 1, 2007 to be eligible.

*Employees of AmeriCU, Directors, committee members, volunteers and their families are not eligible.



Board Election Update

This year, **Ann S. Tyler** and **John A. Stevenson** have been nominated to run for two open positions on the Board of Directors. No additional candidates came forward through the Nomination or Petition processes. Since there is only one nominee for each position to be filled, the election will not be conducted by mail ballot and there will be no nominations from the floor. The two nominees will be seated at the Annual Membership Meeting.

Our Year 2007 Election Schedule:

Monday, March 12, 2007: Annual Meeting and announcement of results of election.

Monday, March 19, 2007: Deadline for election of table officers of Board and Supervisory Committee.

Friday, March 23, 2007: Names of Elected Officials and Officers posted in offices and published in Spring issue of the membership newsletter.



THANK YOU

Jim Wasielewski, AmeriCU Board Member and this year's Honorary "Light Up A Life" Chairman, would like to thank all members who supported this very worthy cause during the holiday season.

Upcoming Events

America's Greatest Heart Run & Walk - Utica 2006 Kick-off Event

Thursday, January 4, 2007,
Griffiss Park Office, Rome, NY

As this year's Presenting Sponsor, AmeriCU will host the annual kick-off event.

American Heart Walk - Rome

Saturday, February 24, 2007,
Rome Free Academy, Rome, NY

America's Greatest Heart Run & Walk - Utica

Saturday, March 3, 2007,
Utica College, 1600 Burrstone Road, Utica, NY

American Heart Walk/Run - Syracuse

Saturday, April 21, 2007,
Long Branch Park, Liverpool, NY

American Heart Walk - Watertown

Saturday, April 28, 2007,
Watertown Fairgrounds Arena, Watertown, NY

Join us as AmeriCU employees take part in these annual fund raising events

Home Buyer Seminar

Saturday, February 10, 24 and March 3, 17, 2007,
10:00 AM - 11:30 AM
Syracuse Office, 6303 Thompson Road, Syracuse, NY

Choose your date from above and learn what you need to know when purchasing your 1st or even 5th new home. To register for this no cost seminar, call 315.432.1971 ext. 6426 or 315.356.3241.

Annual Membership Meeting

Monday, March 12, 2007, 7:30 PM, Griffiss Park Office, Community Room, 231 Hill Road, Rome, NY

All AmeriCU members are invited to attend our Annual Membership Meeting. Your credit union's 2006 performance and plans for 2007 will be reviewed. Refreshments and door prizes will follow the meeting.

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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.

