

1025-0708-NL

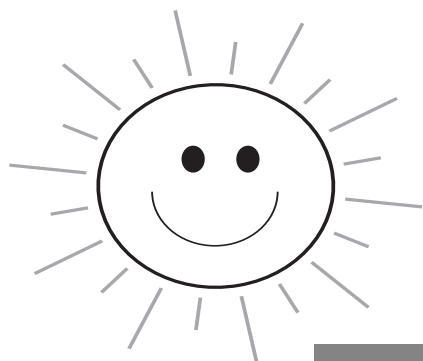
# CHELSEA EMPLOYEES FEDERAL CREDIT UNION

205 City Hall  
Chelsea, MA 02150  
Phones (617) 884-3599  
Fax (617) 889-6740  
www.ChelseaEFCU.org

## OFFICE HOURS

Monday 9:00 AM - 3:30 PM  
Tuesday 9:00 AM - 7:00 PM  
Wednesday 9:00 AM - 3:30 PM  
Thursday 9:00 AM - 3:30 PM  
Friday 9:00 AM - 12:00 PM

3rd Quarter 2008



# SUMMER LOAN SPECIALS



## CAR LOANS

**2006-08 Models 4.90% APR\***

**2001-05 Models 5.90% APR\***

\*with 10% down or trade and automatic payments.



## VACATION LOANS

**7.90% APR\*** up to \$2500

\*with Payroll Deduction or Direct Deposit

Special Rates offered until 8/31/2008

LOAN RATES		
LOAN TYPE	TERM	RATE
<b>VACATION LOANS</b>	12 Mos	7.90%
<b>AUTO'S 2006-2008</b> 90% Financing	New 72 Mos Used 60 Mos	4.90%
<b>AUTO'S 2001-2005</b> 90% Financing	60 Mos	5.90%
<b>AUTO'S 2000 &amp; older</b> <i>100% Financing available on all model years</i>	36 Mos	8.90%
<b>HOME EQUITY</b> Variable Rate - Prime	180 Mos	5.00%
<b>MOTORCYCLE</b>	Auto Rates + 3.00%	
<b>PERSONAL LOANS</b> \$5,000 Maximum	12 Mos	8.90%
	24 Mos	10.90%
	36 Mos	12.90%
<b>SHARE SECURED</b>	60 Mos	3.75%

*Rates listed above are for loans paid through payroll deduction or ACH.*

DIVIDEND RATES			
SHARE TYPE		RATE	APY
<b>SAVINGS / CLUBS</b>			
TIER I	\$25.00	0.75%	0.75%
TIER II	\$5,000.00	1.00%	1.00%
TIER III	\$10,000.00	1.25%	1.26%
TIER IV	\$50,000.00	2.00%	2.02%
<b>IRA SHARES</b>		3.00%	3.04%
<b>SHARE DRAFTS</b>		0.25%	0.25%

# SECURITY

## On The Internet

Shopping on-line offers lots of benefits that you won't find shopping in a store or by mail. For example, the Internet is always open. Bargains can be numerous. And, you can shop the world over right at home.

Shopping on the Internet can also be safe. Keep in mind the following tips to help ensure that your on-line shopping experience is a safe one.

- Use a secure browser. The browser that comes with your Internet access software should have industry-standard encryption.
- Shop with companies you know. If you're not familiar with one, ask for a paper catalog or brochure to get a better idea of their merchandise and services.
- Keep your password private. Never give it to anyone. Avoid using a telephone number, birth date or a portion of your Social Security number. Instead, use a combination of numbers, letters and symbols.
- Pay by credit or charge card. Your transaction will be protected by the Fair Credit Billing act, under which you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them.
- Keep a record. Be sure to print a copy of your purchase order and confirmation number for your records.



**AlertMe™**

## IDENTITY THEFT PROTECTION

Many people don't realize that they have been victimized by credit fraud until it's too late. With identity theft being the nation's fastest growing financial crime, Chelsea Employees FCU is providing its members access to a new consumer credit monitoring service, **AlertMe**. With daily monitoring and e-mail notifications of credit activity from AlertMe, you can enjoy the peace of mind that your credit file is scanned daily to see if any new information appears on your report. You will be able to quickly identify suspicious activity and prevent the financial sabotage that can devastate your credit. At \$4.25 per month, we charge less than half of most other providers for the same Identity Theft Protection.

For more information on how AlertMe can help protect you and your identity, visit our web site at [www.ChelseaEFCU.org](http://www.ChelseaEFCU.org) or call us at 1-617-884-3599.