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[www.arserrc.gov/www/errl](http://www.arserrc.gov/www/errl)

### New Car Loan Sale Rates

We have great rates and payments to meet your budget.

Remember to support your Credit Union. Loans are our business so if the dealer offers the same rate, tell him you'll be taking your loan from the Credit Union. This will help support YOUR Credit Union.



APR Type	Term	Rate
New cars:	48 mths or less	5.25%
	49 mths - 60 mths	5.25%
	61 mths - 72 mths	5.25%
Used cars:	36 mths or less (term)	5.75%
	37 mths - 48 mths	6.25%
	49 mths - 60 mths	6.75%

**And borrow 100% of the purchase price!**

### Our Other Rates

Type	Term	APR Rate
Shared Secured Home Equity*	4/5 yrs	5.50%
	Up to 48 mths	6.50%
Signature	49 mths - 60 mths	7.00%
	1 yr	7.99%
	2 yrs	8.99%
	3 yrs	9.99%
	4 yrs	10.99%

\*Borrower responsible for closing costs

We have competitive loan rates. If you have a loan with someone else, see the Credit Union. Perhaps we can offer a less expensive loan.

### Dividend Rate 1.75% APR; 1.76% APY

Your Credit Union is working hard to ensure that dividends are being paid in line with the current economic situation. Our responsibility to the entire membership is taken very seriously and adjustments are made based on the welfare of the membership as a whole. At each monthly meeting, the Board evaluates current rates and continually strives to offer a rate that is in concert with good business practices.



### Statements Enclosed

You'll find your semi-annual statement enclosed with this newsletter. Our Supervisory Committee is conducting an account verification, so please review your statement and mail back the enclosed letter. Remember, at our Annual Meeting in February, we will conduct a drawing from the verification letters returned. You need not be present to win! Aside from the drawing, the office needs to know if there are any errors or problems in your account.

### Family Members Eligible to Join the Credit Union

Don't forget that immediate members of your family are eligible to join the Credit Union if you are a member. We offer competitive savings and interest rates, convenient access to your money, and loans granted to children with you as a co-signer can help build your child's credit history.



### Loan Applications

Loan applications and co-signer forms are now available on our webpage. Just print, fill out, and mail or fax back to us.

## TransUnion Settlement: Free Credit Monitoring and Credit Score

Source: *Seattle PI* via *Blueprint for Financial Prosperity*, June 2, 2008



If you, like most everyone else, had a credit card, loan, or credit account anytime between January 1987 and May 28, 2008, then you're eligible to file a claim in a preliminary settlement of a class-action lawsuit against TransUnion.

This lawsuit, which dates back eight years, stems from allegations that TransUnion violated federal law by selling consumer profiles. TransUnion denies any wrongdoing, but has agreed to settle the lawsuit to avoid "protracted" litigation expenses.

- (1) Basic relief. Free credit monitoring for six months, which gives you daily access to your credit report and credit score and 24-hour credit-monitoring service. This normally costs \$59.75. Those who elect this option may get a cash payment if there's money left from the \$75 million settlement fund.
- (2) Enhanced relief. An alternative enhanced set of services in exchange for a full release of claims. This option includes nine months credit monitoring, a suite of insurance scores and TransUnion's mortgage simulator service. This option normally would cost \$115.50. You won't be entitled to any cash payment under this option.

From where I'm sitting, option #1 looks the best. While credit monitoring isn't that big of a deal, especially with the advent of free annual credit reports you'll get free access to your credit score and there's a chance you might also snag some cash.

If you qualify, you'll need to register by September 24, 2008. You can either register online at [www.listclassaction.com](http://www.listclassaction.com) or via phone by calling 1-866-416-3470.

*Posted in Credit Card News, Credit Reports, Credit Scores*



## Privacy Policy

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- \* Information we receive from you on applications or other forms;
- \* Information about your transactions with us, our affiliates, or others; and,
- \* Information we receive from a consumer reporting agency.

### Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as required by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.



## Don't Let Your Account go to the State

Here's an interesting fact you may not be aware of:

If a checking or savings account remains inactive for five years, state law requires that the funds in it be transferred to the State. That's because after **five** years of inactivity, it is assumed that the person who holds the account is probably dead. (Note: interest payments do not constitute activity.)

**Please Note that the state law has changed and the dormancy period for most categories of unclaimed property is NOW five years instead of seven.**

Even if there is no activity to your account, there is a way to safeguard your money. Written or oral communication between the account holder and the institution protects the account. Should your funds get transferred, they are refundable from the state upon request.

