

Oswego Teachers' Employees Federal Credit Union E-Newsletter

Winter 2008-2009



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**Scholarships for 2009
Grads.**

**Application Deadline:
May 1, 2009**

**Financial starter
program to promote
financial literacy and
personal responsibility.**

Win a Laptop!!

Check Our New Website

Shortly after our last newsletter, we published our new, redesigned website. We'd like to you visit the site at www.oswegoteacherscu.org Updating the web is one way we hope to keep you informed—so please visit often

We Have Money To Lend.

The Credit Union has a large pool of capital available for loans and we want to lend it to our members. We are starting some new lending initiatives. Check our **Give Us Twenty –We'll Give You Twenty** and our **Get America Moving** loan programs ([see page 2](#)). Also, we are continuing our **personal loan rate specials** into the Spring of 2009. Check our rates on the Web.

15 Scholarships Available for Members

High school seniors who are members of the Credit Union are may apply. **Students who are not yet members, but who are eligible for membership, simply need to become members before applying for the awards.** Two \$250 awards will be **allotted to each of our member schools:** APW, B.O.C.E.S, Central Square, Mexico, Oswego, Pulaski and Sandy Creek. In addition, there will be one \$500 award given to a member without regard to the high school he/she attends. Applications are available in our office, by mail, by email or online. Deadline is May 1, 2009.

Check below for our new financial starter package for high school seniors and juniors

Financial Starter Package for High Schoolers

High school juniors and seniors will soon face graduation and making their own way in the world. Are they prepared to handle financial tools and financial responsibilities? Will they be prepared to achieve financial independence? We, together with parents can help with financial education. **Our financial starter package includes a checking account with a debit/ATM card, online banking and a low-limit charge card** (qualified co-maker required). This set of tools gives students a chance to learn how to manage various types of accounts and allows parents a chance to teach their children how to be financially responsible. **Students who sign up before May 1, 2009 will have their names entered into a drawing for a laptop computer.**

New car loan offers for members. Great rates. Discounted pricing. Rate offer ends April 30, 2009

We're confident we can save you money. We'll pay you to show you how.

Get America Moving. 5% New Car Loans.

Car sales are down. Prices are down. We want to help you buy a new car. We want to help to get America moving again. For a limited time, we will offer well-qualified borrowers (based on credit score and debt ratio) **5% loans on new car** purchases. Loans must be for terms of 60 months or less. Call for details.

If you happen to find a better rate, call us. We would still like an opportunity to beat the best rates out there (minimum rate 4.50%).

Check our website: www.oswegoteacherscu.org for special discounts on GM and Chrysler cars and trucks for buyers who finance with credit unions.

Our rates on used cars have also dropped for members who use many of the services we offer. Rates are available on our Website.

A number of our members have refinanced their car loans with us and saved money. Check the rate on you present loan and call us to see if refinancing is possible.

Give Us Twenty—We'll Give You Twenty

In today's economy, every dollar counts. **Give us twenty minutes of your time and we'll give you \$20.** If you have car loans, credit card loans, home equity loans, personal loans or home mortgage loans, all we ask is that you give us twenty minutes of your time to discuss:

- ways to lower your rates
- ways to lower your overall monthly payments
- ways to get the debt paid off sooner

Just take a few minutes and see how we can help you keep more of your hard-earned money. Call for an appointment or for more information. Heck, we're **your** Credit Union. Just stop by, and we'll make time for you. We'll even meet with you in our member school districts. See, we really are serious about wanting to serve our membership.

Sign up for E-Statements **Available now!!**

It saves paper, so it's green. It reduces stacks of mail you have to organize, so it makes your life easier and reduces clutter.

And...of course, it saves your Credit Union money that can be used for other member services. **It's E-Statements and it's available right now.** Sign up immediately and you will receive an email notification when your next statement becomes available for viewing. Check our website for easy instructions or call the office.

Eligibility for membership extends to **all employees** of the A.P.W., Central Square, Mexico, Oswego, Pulaski, Sandy Creek school districts and B.O.C.E.S. And that's not all. **Family members: mother, father, brother, sister, son, daughter, aunt, uncle, niece, nephew, grandmother, grandfather...well, you get the picture, are all eligible for membership in our Credit Union—Your Credit Union.** We'd love to have your family become part of our family and have them benefit from our services. Call us with any questions. Applications are available at www.oswegoteacherscu.org. Once you are at the site, click on "Forms."

Your school district's payroll office also has applications available.

Products and Services

Deposits

Savings
 Checking (with Debit Card and Electronic Bill Pay)
 High Yield Savings
 Summer Savings
 Christmas Savings
 IRA (Traditional and Roth)

Loans

New Auto
 Used Auto
 VISA
 Home Equity
 Home Equity Line
 Personal
 Mortgages

- Access to use of all HSBC ATMs nationwide with no transaction fees.
- Online banking
- Payroll Deduction and Direct Deposit
- E-Statements (new December 08)
- Travelers Checks
- Discounted theme park tickets
- Notary
- Signature Guarantees

You have received this newsletter from the Oswego Teachers' Employees Federal Credit Union because you are currently a member or because you currently qualify for membership in the Credit Union.

If you no longer wish to receive newsletters and updates from the Credit Union, simply **unsubscribe** by clicking this email link: info@oswegoteacherscu.org. Make the subject of the email "**unsubscribe**," and we will remove you from our distribution list.

The Oswego Teachers' Employees Federal Credit Union will never request confidential, personal or private information via email.



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