

# Englewood Municipal Federal Credit Union

## Newsletter

### OCTOBER 2007

#### Proposed 3<sup>rd</sup> Quarter Rates 2007

3<sup>rd</sup> Quarter 2007 Share Dividends .50% APR .50% APY  
*All Rates & Services are posted in the Credit Union Office*

“Dining Dollars” gift certificates, which can be used for food and drink in an ever-growing variety of area restaurants, hotels and services are available at EMFCU. “Dining Dollars” are honored like cash and are 100% guaranteed. A monthly updated list of the participating establishments is available. Call us for more information!

#### ***SERVICE IS OUR MISSION***

Our credit union exists to provide the highest quality products and services to our members at fair, competitive prices. Products and services will be provided in such a way that there will be an adequate return to contribute to capital growth and maintain financial stability, thus ensuring safety and soundness.

#### **YOUR CREDIT... KEEP IT GOOD!**

It is to your advantage to review your Credit Report annually to ensure that the information contained in it is accurate and up-to-date. Here's how to reach the various Credit Bureaus:

#### **HOLIDAY SIGNATURE LOAN SPECIAL**

October 15 through December 20, 2007

**\$500.00 - \$2,500    7.0%**  
**\$2,501 - \$5,000    8.0%**



**Terms to 48 Months.**

**All loans subject to approval.**

#### **Equifax**

P.O. Box 740241  
 Atlanta, GA 30374-0241  
 (1-800-270-3435)  
[www.equifax.com](http://www.equifax.com)

#### **Experian**

P.O. Box 9601  
 Allen, TX 75013-0949  
 (1-888-397-3742)  
[www.experian.com](http://www.experian.com)

#### **Trans Union Corporation**

P.O. Box 1000  
 Chester, PA 19022  
 (1-800-888-4213)  
[www.tuc.com](http://www.tuc.com)

#### **AUTO LOAN SPECIAL**

October 15 through December 20, 2007



**New Vehicles    5.9%**  
**Used Vehicles    6.9%**

**Terms: Up to 6 Years**

**All Loans Subject To Approval**

We would like to beat your existing auto loan rate! Contact the Credit Union and ask about our Competitive Lending Policies. If your current loan interest rate is not less than 5.0%, let us REFINANCE your existing vehicle loan! Refinancing existing loans at EMFCU is not available with this loan special.

#### **EMFCU Officials & How to Reach Them**

##### **Board of Directors**

Marla Wilcox, President	Ext. 2365
Frank Gryglewicz, Vice-President	Ext. 2401
Vicky Younkin, Secretary	-----
Mary Gardner	Ext. 2605
Ben Greene	Ext. 2479
Rich Coy	Ext. 2529
Lance Smith	Ext. 2366

##### **Supervisory Committee**

Janet Grimmett	Ext. 2349
Lynn Meehl	Ext. 2690
Carol McGuigan	Ext. 2317
Mahendra Patel	Ext. 2612
Robert Stephenson	Ext. 2538

#### **SHARE CERTIFICATE ACCOUNTS**

*Pays quarterly to your Share (savings) Account*



Minimum Deposit	\$500.00	6, 12 & 18 months
Minimum Deposit	\$1,000.00	24, 30 & 36 months
6 months.....	1.50% DR	1.51% APY
12 months.....	2.50% DR	2.52% APY
18 months.....	3.50% DR	3.55% APY
24 months.....	4.00% DR	4.06% APY
30 months.....	4.50% DR	4.58% APY
36 months.....	5.00% DR	5.09% APY

#### **CREDIT UNION PHONE NUMBERS**

Jeri Powell	(303) 762-2307
Laurie Askelson	(303) 762-2308
Molly McDermott	(303) 762-2309
FAX	(303) 783-6929
Voice Response Unit	(303) 783-6955

**AVAILABLE AT YOUR CREDIT UNION**

**1000 Englewood Parkway, Englewood, CO 80110**  
**(303) 762-2309/2308**