

Englewood Municipal Federal Credit Union

Newsletter

MARCH 2007

Proposed 1st Quarter Rates 2007

1st Quarter 2007 Share Dividends 1.00% APR 1.01 APY
All Rates & Services are posted in the Credit Union Office

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.

AVAILABLE AT YOUR CREDIT UNION

“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.

AUTO LOAN SPECIAL

April 1 – May 31, 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 5.9%, let us REFINANCE your existing vehicle loan! Refinancing existing loans at EMFCU is not available with this loan special.

Springtime & Vacation Fun

SIGNATURE LOAN SPECIAL

April 1 – May 31, 2007

7% - \$500.00 to \$2,500.00 12 to 30 Month Term

8% - \$2,501.00 to \$5,000.00 12 to 48 Month Term

All Loans Subject To Approval and Credit Union Policy

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:

Equifax

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

Experian (formerly TRW)

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

Trans Union Corporation

P.O. Box 1000
Chester, PA 19022
(1-800-888-4213)
www.tuc.com

EMFCU Officials & How to Reach Them

Board of Directors

Marla Wilcox, President	Ext. 2365
Frank Gryglewicz, Vice-President	Ext. 2401
Vicky Younkin, Secretary	-----
Mary Gardener	Ext. 2605
Ben Greene	Ext. 2479
Bob Simpson	Ext. 2346
Lance Smith	Ext. 2366

Supervisory Committee

Janet Grimmatt	Ext. 2349
Lynn Hargrove	Ext. 2690
Carol McGuigan	Ext. 2317
Mahendra Patel	Ext. 2612
Robert Stephenson	Ext. 2538

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



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(303) 762-2309/2308