

MPO Federal Credit Union

Fall 2005

Volume 4, Number 3

MPO Account Types

- CD's
- Christmas Clubs
- Vacation Clubs
 - IRA's
- Share Accts (Savings)
- Share/Draft Accts (Checking)
- Special Accts (Tax, College etc.)
- Student Share/Draft Accounts
 - No Frills Share/Draft Accounts

MPO Services

- American Express Traveler & Gift Cheques
- Money Orders
- Direct Deposit
- US Savings Bonds
- Visa Check Cards
 - MPO Online
- MPO Online/ Bill Payment Service
 - Surcharge Free ATM use
- Visa Travelex Gift and TravelMoney Cards

MPO Consumer Loans

- Education
- Home Improvement
- Motorcycle
- New & Used Vehicle
- Loan Specials
 - RV
- Visa Credit Cards
 - Mortgages
 - Home Equity

MEMBERS MAKE IT HAPPEN

International Credit Union Day

October 20, 2005

Since 1948, credit unions around the world have come together to celebrate International Credit Union Day and the credit union difference. More than 125 million members of credit unions in 84 countries benefit from credit union services, and the number of members grows every day.

Because credit unions are not-for-profit financial cooperatives, their focus has always been on service to members. At one credit union, service may mean refinancing a new member's car at a lower rate. At another, a member might be taking out a \$400 loan to get through tight times. Credit unions provide the services members request—from student loans to car loans to first mortgages. No need is too big or too small.

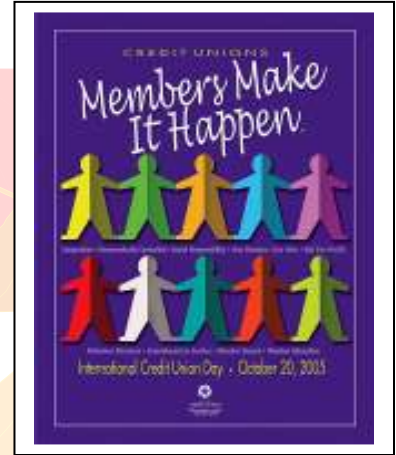
We think our members are extra special and we'll be celebrating ALL MONTH long. Stop into your nearest MPO Federal Credit Union branch during the month and help us celebrate!

FALL MEMBERSHIP DRIVE

October and November 2005

You already know the benefits of credit union membership. Why not share those benefits with your co-workers or family members? Tell them all about the credit union difference and how it's helped you. We've helped you finance your car or your vacation. You have a Christmas club and maybe even a vacation club. Let them experience being a member – not just a number – like at so many other financial institutions. Your family and co-workers can come to enjoy the many benefits of credit union membership.

And – as an added incentive – all new members who join the credit union during the months of October and November 2005 will receive \$10.00 credited to their newly opened Share/Savings account. Cut out the coupon below and give it to a family member who can use the top quality financial services we provide!



Hours of Operation

All branches of MPO are open Monday – Friday 8:30 am – 5:00 pm

Middletown Branch

11 Center Street
Middletown NY
Tel: 845-343-2850
Fax: 845-343-1302

Pine Bush Branch

89 Boniface Drive
Pine Bush NY
Tel: 845-744-5332
Fax: 845-744-3236

Port Jervis Branch

Corner of Ball & Sussex Street
Tel: 845-856-1005
Fax: 845-856-0245

Web-Site
Mdtm-fcu.org

E-Mail
admin@
mpofederal.org

Free Credit Reports Now Available!

As of September 1, 2005, FREE credit reports are available to all New Yorkers! These reports are available from each reporting agency:

- ❖ Equifax – www.equifax.com or call (800)685-1111
- ❖ Experian (formerly TRW) – www.experian.com or call (888)397-3742
- ❖ Trans Union Corporation – www.tuc.com or call (800) 888-4213

You may also request a free credit report at www.annualcreditreport.com or by mailing a request form to Annual Credit Report Request Service, PO Box 105283, Atlanta, GA 30348.

Attention ALL Christmas Club Members “Show me the money...”

If you are a member who has a Christmas Club, your payment will be disbursed as follows:

- If you have only a share account in conjunction with your Christmas Club, we will mail a check to your address on file.
- If you have a Share/Draft account in conjunction with your Christmas Club, we will transfer the funds from your Christmas Club into your Share/Draft account.

If you would like to make changes to the disbursement method for your Christmas Club, please contact us at 343-2850 or speak with a member services representative next time you visit.

Student Checking Accounts

Just Got Better!

What You Get –

- Free Checking Account (We waive the \$5.00 monthly service charge. All other fees still apply.)
- Visa Check Card
- MPO Online
- FREE MPO Online Bill Payment service

Conditions –

- Good thru age 24
- MUST be a student (Proof of enrollment will be requested semi-annually.)



Cruise Through the Holidays with Visa and MPO Federal Credit Union

Apply now for our Visa Credit Card and enter to win a 7-Day Royal Caribbean Cruise!*

Benefits:

- ✧ 9.90% APR Rate
- ✧ Online Account Access
- ✧ Zero liability
- ✧ 25 day grace period on purchases
- ✧ No annual fee
- ✧ Transfer high rate balances and save!

The winner of the cruise will visit these exciting ports of call while sailing on the Voyager of the Seas – Eastern Caribbean:

- ✧ Nassau – Paradise Island, Bahamas
- ✧ Saint Thomas
- ✧ San Juan, Puerto Rico
- ✧ Labadee (Royal Caribbean’s private island)

Cruise dates are April 1, 2005 to April 8, 2006.

*Sponsored by Card Services. Sweepstakes ends 12/31/05. No purchase necessary. Airfare for two will be provided.

Christmas Club Enrollment October 2005

Smart Santa’s Start Saving Early
For a Stress Free Season!

2005 Christmas Club enrollment begins the first payroll in October.

You can join anytime thereafter.

No penalty and no catch-up payments required.
Start being STRESS FREE NOW!



Welcome to our New SEG’s

The Board of Directors and the Member Service Representatives would like to welcome TWO new SEGs:

New Beginnings Montessori School
The Thompson Agency

5 Year – Fixed Rate Home Equity Loan

You asked – we responded. Our new Home Equity Loan is what you’ve been looking for.

- ❖ Borrow anywhere from \$15,000.00 to \$50,000.00!
- ❖ Fixed rate for life of loan!
- ❖ Competitive Rates – Prime plus 50 bps (For example, if the prime rate is 5.50%, add 50 bps and your rate would be 6.00%.)
- ❖ Use the equity in your home as collateral.
- ❖ Borrow for whatever you wish! College or medical expenses, home repairs, even your dream boat or RV!
- ❖ In most instances, it can be tax deductible (contact your tax advisor to verify).
- ❖ No closing costs!*

Contact the credit union today!

*\$500.00 Good Faith Deposit due at application. Refunded at closing.