

# MPO Federal Credit Union



MPO Federal Credit Union

BRANCH INFORMATION

Middletown

357 E. Main St.

T: 845-343-2850

F: 845-343-1302

Pine Bush

89 Boniface Dr.

T: 845-744-5332

F: 845-744-3236

Port Jervis

17-19 Sussex St.

T: 845-856-1005

F: 845-856-0245

[www.mpofederal.org](http://www.mpofederal.org)

## Annual Meeting

Please join us on  
Monday, March 19, 2012  
5:30 PM Sharp

The Town of Wallkill Community Center  
Wes Warren Drive (directly behind Cosimo's), Middletown, NY.

Dinner, dessert and coffee served thereafter

Free Giveaways to all members

Multiple Cash Drawings

Must be present to win!

Please RSVP to any branch by March 12, 2012

MPO is governed by a voluntary Board of Directors who attend monthly meetings in our Middletown branch.

This year, we will have **three positions up for nomination**. If you are interested in serving on our board, please send your letter of interest no later than February 14, 2012 to MPO Federal Credit Union – Attn: Nominating Committee, 357 E Main, Middletown, NY 10940.



## Club Account Disbursement Changes

Please note: We've made a major change to the disbursement method of our club accounts.

Effective January 1, 2012, all club account disbursements will be done as a transfer from your club account to your share account. Once the transfer is complete, you may request a check be sent to you.



## The Great ATM Expansion

Through a partnership with our check and ATM card processor, MPO is pleased to announce that very soon our members will have access to over 43,000 surcharge free ATM's. That's right—from coast to coast and border to border— using any Allpoint ATM will assure your withdrawals are surcharge free.

Finding an Allpoint ATM is easy -

- Go to [www.allpointnetwork.com](http://www.allpointnetwork.com) from your computer and search by location
- Install the Iphone, Android or Blackberry application to your smart phone
- Go to [www.mpofederal.org](http://www.mpofederal.org) and click on the Locate ATM icon in “Quick Clicks”
- Fliers of local participating ATM's will be available in each MPO branch location for you to take with you

**\*\*\*Please note that with the addition of the Allpoint ATM network, MPO will cease it's affiliation with the M&T Bank ATM network effective March 31, 2011. MPO members using an M&T Bank ATM after that date will be assessed network fees from both M&T Bank and MPO Federal Credit Union. See related story below for fee information.\*\*\***

### **\*\*\*Note: Change of Service all**

#### **Check Card and ATM Card Users\*\*\***

Some very important changes regarding check card and ATM card services and fee schedule.

- MPO will cease it's surcharge free service from M&T Bank effective March 31, 2012.
- Effective April 1, 2012, any ATM usage at an M&T Bank will incur a surcharge assessed by M&T Bank. As a reminder, a message will be displayed informing you of the fee and allowing you to either accept or decline the service.
- Effective April 1, 2012, utilizing any Allpoint machine will be surcharge free.
- Effective April 1, 2012, utilizing any machine that is not a part of the Allpoint network will incur a surcharge by MPO Federal Credit Union of \$1.75. This fee is in addition to any fees the ATM owner may as-

 **weet us on**  **witter &**  **ollow Us on**  **acebook**

Social media is shaping our lives becoming a big way in how we exchange ideas, innovations and basic information. We have so many consistent users who visit our homepage at [www.mpofederal.org](http://www.mpofederal.org), we wanted a way to be able to reach out to as many of you as possible— quickly and conveniently via avenues that so many of you use regularly. Enter Twitter and Facebook— two of the most popular communication tools available today.

Our membership is very much like our family and we're hoping that you'll become a part of our social network.

Visit us at [www.mpofederal.org](http://www.mpofederal.org)—and click on the  and the  to get started!

## Finally! The ATM Only Card is Here!

Beginning January 2012 members will be able to access their share (savings) accounts with an ATM only card. You'll be able to check your balances and even make withdrawals from your share account. The card is a fantastic way for share only account holders to be able to have access to their funds 24/7.

Please note—ATM only cards can only be used at an ATM machine. They cannot be used to make purchases or pay for services.

If you are interested in applying for an ATM only card, please speak with an MPO representative.



## We're hot on the trail of overpriced vehicle rates...

### Refinance with MPO Federal today!

- Receive 1% off your current vehicle rate if you refinance with MPO.\*
- Any type of vehicle—
  - Auto \* Motorcycle \* ATV
  - Boat \* Power Sport \* Trailer
- Finance up to 125% of NADA
- Request automatic payments and receive \$5.\*\*
- Enroll in MPO's E-Statements and receive \$5.\*\*\*

\*Floor rate of 1.99%. Minimum term is 24 months. Maximum term is 60 months.

\*\*Reduce paper— Arrange for automatic payment via direct deposit—no coupon book

\*\*\*Applicable to new MPO E-Statement enrollees only when used in conjunction with re-finance.

Please contact credit union directly for complete loan information and disclosures.



## Open House Update



Many thanks to those who participated in and attended our Open House held on October 15, 2011. We are hoping to be able to hold additional open house activities next year in both Pine Bush and Port Jervis.

Pictured from top left—Marina Bilello, Heather O'Neil, Scott Watkins, Kelly A. Bilello, Yolanda Riley, Jenn Kadet, Tom Eltz, Richard Guertin.

Seated from the bottom left—Cathy Alekna, Ro Lindemann, Patty Ganz, Cara Kaplan and Elizabeth Hindley (standing).

## ANNUAL PRIVACY DISCLOSURE

### FACTS: WHAT DOES MPO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**WHY?** Financial companies choose how they share your personal information. Federal law gives the consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**WHAT?** The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and credit card or other debit
- Credit history and payment history
- Transaction history and wire transfer instructions

When you are no longer a member, we continue to share your information as described in this notice.

**HOW:** All financial companies need to share members' personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their members' personal information; the reasons MPO Federal Credit Union chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does MPO Federal CU share?	Can you limit this sharing?
<i>For our everyday business purposes</i> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or to report to credit bureaus	YES	NO
<i>For our marketing process</i> —To offer our products and services to you	YES	NO
<i>For joint marketing with other financial companies</i>	YES	NO
<i>For our affiliates' everyday business purposes</i> —information about your transactions and experiences	NO	We don't share
<i>For our affiliates everyday business purposes</i> —information about your creditworthiness	NO	We don't share
<i>For non affiliates to market to you</i>	NO	We don't share

### What we do

#### How does MPO Federal CU protect my personal information?

To protect your information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

#### How does MPO Federal CU collect my personal information?

We collect your personal information, for example, when you open an account or provide employment information; apply for financing or give us your contact information; show us your drivers license. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only sharing for affiliates' everyday business purposes-information about your creditworthiness; affiliates from using your information to market to you; sharing for non affiliates to market to you. State law and individual companies may give you additional rights to limit sharing.

### Definitions

#### Affiliates

Companies related by common ownership or control. They can be financial and non financial companies. MPO Federal CU has no affiliates.

#### Non Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. MPO Federal CU does not share with our non affiliates so they can market to you.

#### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Groups MemberConnect.