



# Savings Sense

York Educational Federal Credit Union

1601 South Queen St York, PA 17403-4630

East York Branch – 2550 Kingston Rd, Suite 215 York, PA 17402-3733

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### Main Office Hours

Mon, Wed 8 AM– 5 PM  
Tues, Thurs 7:30 AM–5 PM  
Friday 8AM– 6 PM  
Phone 717-843-1153  
Fax 717-845-5896

### East York Branch

Monday – Friday 9 AM – 5 PM  
Phone 717-741-4059  
Fax 717-747-9759

### TellerLine

24/7 teller  
800-388-8380

### Website

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

### Online Banking

via CU website



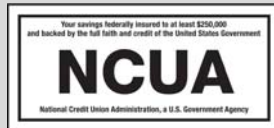
CU @ Home

### Surcharge free ATMs

Look for:



## 4th Annual Shredding Day



It's that time of year – spring is in the air, taxes are finished and filed and you have boxes of out-dated personal documents in the attic or basement that need to be safely destroyed. It must be time for our **4<sup>th</sup> Annual Shredding Day!**

**The location is new this year** – the *Shred-It* truck will be at the **York Expo Center**, 334 Carlisle Road, York, in conjunction with the Credit Union Enterprise Car Sale (see page 2). On Saturday, April 30<sup>th</sup> from 9:00AM to 1:00PM, the *Shred-It* truck will be located near the covered pavilion in the parking lot between the Grandstand and the Toyota Arena.

There will be no charge for members of YEFUCU, and four other area credit

unions, who have joined forces to make this service free to you and available for **four** hours. Please take advantage of this quick, safe, secure way to dispose of old personal records and paperwork that your home shredder would take hours to shred. Then drop by the Toyota Arena to browse at Enterprise's great inventory of late model used cars, SUV's, trucks and minivans. See our loan staff for an affordable auto loan at incredible rates as low as 2.99% APR and up to 100% financing.

## 42<sup>nd</sup> Annual Meeting & Banquet

134 members and 40 guests enjoyed a delicious banquet meal Saturday, March 12<sup>th</sup> at the Hellam Fire Hall.

Those in attendance reviewed YEFUCU's 2010 Annual Report (copies are available at our offices), then elected these members to three year terms: new Directors David M. Cook from Red Lion School District and Bob Jensenius from York County Chamber of Commerce, and incumbent John O. Mohr, Jr. retired from Northeastern School District.

The Board honored these volunteers: retiring from the Board – Helen Andrews after 27 years and Philip Crowl after 32 years; from the Supervisory Committee Geraldine Crowl after 27 years. Phil and Jeri

served YAC Federal Credit Union until 2008, then joined YEFCU's Board and Supervisory Committee.

Also recognized for 40 years of service to YEFCU was CU President and Board Treasurer Dave Baker, who began work as the CU manager, was elected a Director and Board Treasurer in January 1971.

## **What are you missing?**

\$avings \$ense is published to provide members with information

about the many financial services offered by your credit union. So what services might you be missing if you only have a savings account?

Consider these services you or your family can obtain through your YEFCU account:

- **CU @ Home** – Internet banking
- **E-Statements** – your statement via internet by the first business day of the month
- **VISA Credit Card** – rates as low as 9.9%
- **VISA Debit Card** – free with CU checking
- **Electronic Bill Payer** – sign up online
- **CU Student Choice** – undergraduate college line-of-credit loan to fill the gap in school tuition, room and board financing
- **Low loan rates** – YEFCU has money to lend. Credit is available to you for any worthwhile purpose. Affordable payments
- **Mortgages** – purchase or refinance loans

## Spring Car Sale



Has the winter been hard on the family car, truck or SUV? Are you really ready to look for a replacement, but afraid of the cost of a new vehicle and the loan payments?

YEFCU has partnered with four other area credit unions and Enterprise Car Sales to bring over 130 late model used cars right here to York for our fifth annual Enterprise Car Sale at the York Expo Center April 29 – 30<sup>th</sup>.

Enterprise will have cars, trucks and SUVs from many manufacturers, foreign and domestic, ranging from 2005 to 2011 models. All vehicles will have a 12 month /12,000 mile limited powertrain warranty, a free CARFAX report, and a one-year roadside assistance service.

If you have a trade, Enterprise will offer you Blue Book trade-in value **plus \$500**. If you visit our credit union before the sale and get **pre-approved** for the Enterprise car sale, you will receive additional incentives. Enterprise will deposit \$500 into your YEFCU account within 30 days of your purchase of a vehicle on April 29<sup>th</sup> or 30<sup>th</sup> with credit union pre-approval, or will deposit \$200 into your YEFCU account without pre-approval. Also, all pre-approval members attending Friday's VIP event (4:00 PM – 9:00 PM) will be eligible for drawings every half-hour for prizes valued at approximately \$50 each.

Why these incentives to get pre-approval?

1. The "early bird gets the worm" philosophy - you get first choice from the best selection on Friday, first day of the sale.
2. The purchase and paperwork process flows more quickly if you have completed your application with YEFCU before the sale.
3. You car-shop knowing you are approved for the loan. You know you can afford the payments. The salesperson knows you are qualified and serious about finding a great car at a terrific price.

This all sounds great, but what kinds of vehicles will Enterprise have at the sale? Visit Enterprise's [cuautodeals.com](http://cuautodeals.com) and enter your zipcode along the left, select "view all inventory", then select "local vehicles."

Worried about buying a rental car? Most cars are actually leased cars rather than rentals, all are put through a rigorous 109 point checkup and if you are not satisfied with the vehicle you buy, Enterprise has a 7-day repurchase agreement.

Best of all, YEFCU has its lowest vehicle loan rates ever. '10 and '11 models can be financed as low as 2.99% APR for 36 months, '09 and older models as low as 3.49% APR. Longer terms are available at reduced rates, and payments can be made to fit any budget. YEFCU and Enterprise ... *the smarter choice.*