



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

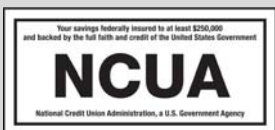
Online Banking via CU website



CU @ Home

Surcharge free ATMs

Look for:



Cell Phones for Soldiers

Donate a used cell phone and help our troops receive a free 60-minute calling card through *Cell Phones for Soldiers*.

Here's how to give a phone:

1. Clear all phone numbers and messages from your phone's memory.
2. Power off your cell phone.
3. Bring your used cell phone, charger and accessories to our main office or East York branch.
4. Drop them in the blue & white box.

YEFCU will forward phones and accessories to *Cell Phones for Soldiers* where they will be sold and/or recycled, with the proceeds going toward the purchase of calling cards for our soldiers.

Lower Loan Rates

YEFCU has lowered loan rates on all types of new loans, effective 11/16/11.

New car rates are as low as 2.99% APR for 36 months repayment term, 3.49% APR for 60 months. Late model used car rates are as low as 3.99% APR for up to 60 months.

Home equity rates for new loans are as low as 3.99% APR for 60 months repayment, and 5.24% APR for 180

months. Debt consolidation loan rates are as low as 8.49% APR, and share-secured loans as low as 2.99% APR. Mortgage rates are also at historic lows. Visit our website for all of our loan and mortgage rates.

Whether you are planning to buy a big-ticket item, a bunch of smaller gifts for family and friends for the holidays, or expect to pay off all your credit card charges after Christmas, YEFCU has great rates and plenty of money to lend.

There is no need to hurry. This "sale" doesn't end Friday. We expect to have these great rates for quite some time!

YEFCU *the smarter choice!*



Again this Christmas season we are assisting the U.S. Marine Corps Reserves by collecting new, unwrapped toys for deserving children in the York area. We have a box located in our main office lobby and at our East York branch. You may bring your donations any time from now through December 16th.

Help bring joy to
kids from infant to
age 16 with cars
and trucks, dolls,
games, and stuffed
toys of

all kinds this Christmas. Thank you!

York College Basketball

York Educational FCU is sponsoring radio broadcasts of York College men's and women's basketball on

WOYK 1350 AM Sports Radio. We encourage you to attend YCP games when possible, and listen to the rest, both home and away games, on Woyk.

YCP basketball & YEFCU ... *the smarter choice.*

Welcome

York Educational FCU would like to welcome the faculty and staff of

York Academy Regional Charter School into our credit union family. Located at 32 W. North Street in York, the new school was chartered by Central York, York City and York Suburban districts, and serves grades kindergarten through grade 2. Additional grades will be added in coming years.



Are you doing your Christmas shopping with your credit union **VISA Credit**

Card or **VISA Debit Card**? Then add an extra layer of protection against fraud by registering your card(s) with "Verified by VISA."

Just go to www.visa.com, click on "personal," "security," then "Verified by VISA" and sign up. For any VISA credit or debit card "Verified by VISA" is ... *the smarter choice!*

2011-12 Holiday Closings

Christmas	Monday, December 26 th
New Years Day	Monday, January 2 nd

Gift Card Or Cash



Wonder what to get for that hard-to-buy-for friend or relative? Let

us help. YEFCU has two solutions for the people on your list who live far away, too.

Solution #1 – a VISA Gift Card. For only \$2.50 each, you can purchase VISA gift cards in any amount from \$10 to \$500.

Solution #2 – Cash. To make your cash gift more attractive, YEFCU has a wide selection of **Holiday Currency Envelopes.** Members are entitled to five envelopes free, additional envelopes are only 50 cents each. Stop at our main office or East York branch to pick out your favorite designs.

Calendars

Get your 2012 calendar from your credit union today. You have a choice of one 2012 pocket planner or one 2012 desk calendar, plus as many little 2012 wallet calendars as you need. You may pick up your calendars at either the main office or the East York branch. Quantities are limited, so get yours early.

U.S. Savings Bonds

Big changes are coming in purchasing U.S. Savings Bonds. Paper Series EE and I Savings Bonds will no longer be sold through financial institutions or mail-in orders after December 31, 2011. You will have to purchase *electronic* savings bonds through Treasury Direct at www.treasurydirect.gov.

Existing paper bonds are valid and will earn interest for 30 years from the issue date or until redeemed. York Educational FCU **will continue to redeem** your paper U.S. Savings Bond after December 31, 2011.