



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

Mon, Wed 9:30 AM–4:30
Friday 8 AM – 5 PM
Phone 717-741-4059
Fax 717-747-9759

TellerLine

24/7 teller
800-388-8380

Website

www.yefcu.org

Online Banking

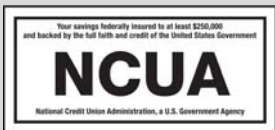
via CU website



CU @ Home

Surcharge free ATMs

Look for:



Have a Happy & Prosperous 2011

The staff, management and directors of York Educational FCU wish you and your family a happy, healthy and prosperous New Year. It is our desire to help make your new year both prosperous and happy. In this news-letter you will learn of a number of new services your credit union has rolling out that will add to your financial success in 2011 and beyond. Please read on ...

Calendars

YEFCU has a limited supply of 2011 calendars. We have plastic wallet calendars, 3½" x 6" pocket planners in a new colorful design, and 5¼" x 5½" desk calendars made of recycled paper. Stop by one of our offices for your choice of calendars. We'll help you keep on schedule

Bill Payer

YEFCU is proud to introduce **Bill Payer**, your electronic checkbook and our on-line bill payment

service. YEFCU is offering this service **FREE** for members. You can use it to pay recurring and/or one-time bills. Members can sign up for **Bill Payer** through YEFCU's home banking program, **CU @ Home**. Just log on **CU @ Home**, select the tab at the top of the page that says "Bill Payment," then click on the setup tab. Follow the online directions to get started.

If you need help getting started, please give our staff a call. Bill Payer can help you schedule payments well ahead of their due date so you can avoid late charges, save postage, and plan your cash flow.

College Loans

The *Credit Union Student Choice* program is for members who are college students , or who have children who are college students. The program is designed to fill the gap between funds provided by scholarships, grants, federal Guaranteed Student Loan Program loan funds, and the total cost of tuition, books, room and board at private and state colleges and uni

versities. Students and/or parents must first apply for Federal student aid (FAFSA). After determining what Federal funds, scholarships and grants you will receive, apply for the *Credit Union Student Choice* program to fill any funding gap. Our program will help you finance a higher education without a higher price tag.

Advantages include:

- Offers zero origination fees and lower rates than most other lenders
- Allows for fully deferred payments while in school
- Gives the student a full Line-of-Credit of up to \$75,000 which can be used over multiple years
- Offers flexible repayment options
- Gives you a lender relationship you can trust - York Educational FCU
- Save 0.25% interest rate when you sign up for automatic payment
- Easily apply on-line for an instant conditional approval.

Visit our website, www.yefcu.org for more information. YEFCU ... *the Smarter Choice*.

Student Branch

One of the primary goals of York Educational FCU has been "to assist and educate members to make the best use of their financial resources." In that light, YEFCU Board and management have been working since mid-summer with David Cook, head of Red Lion Area High School Business Department, Principal Charles Humberd, Business Manager Terry Robinson and the Red Lion Area School District Board of Directors to establish a Student Credit Union Branch.

It is imperative that students learn how to handle money **before** they get into the working world. They need to know how to save, set financial goals, learn the difference between "gross pay" and "net pay," prepare for big expenses like auto insurance or the cost of education beyond high school.

Cooperation between York Educational FCU and the business department teachers will help students gain some needed financial education. One very effective learning tool is for the student to have an easily accessible savings account, a convenient means to cash their paycheck, birthday or Christmas check without unnecessary fees, and to do this at a place where they can easily add to their savings account.

YEFCU has opened our first Student Branch, in the Red Lion Area High School, near the cafeteria and adjacent to the school store. Several high school students will serve as interns, learning the skills needed to run a student branch.

What a great opportunity for our youth. We look forward to serving many young members from the Red Lion School District, and hope that they will learn how to "make the best use of their financial resources."

Mark Your Calendar

Monday, January 17 – AM Staff Meeting
Opening at 12:30 PM

Monday, February 21 – Closed

Saturday, March 12 – YEFCU 42nd Annual Meeting and Dinner at Hellam Fire Hall