



York Educational Federal Credit Union

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1601 South Queen St.
York, PA 17403-4630

Office Hours

Mon – Thurs
8:00AM-5:00PM
Friday
8:00AM-6:00PM

Phone

717-843-1153

Fax

717-845-5896

TellerLine

24/7 teller
800-388-8380

Website

www.yefcu.org

Online Banking

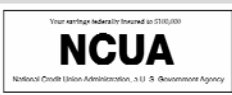
via CU website



CU @ Home

Surcharge free ATMs

Look for:



Post – Happy Holidays bills with a very affordable consolidation loan.

Rates are as low as 9.99% APR for a 12 month term, or 10.49% APR for 24 months. But hurry ... these **Post – Happy Holidays** rates will be available only through January 31, 2007.

Nothing can take the joy out of the past Christmas season faster than the arrival of your charge card bills. Let us help you manage your

IRA FAIR MARKET VALUE

ing the New Balance of your IRA account to the right of the final entry for 12-31-06. This information will be helpful when preparing your 2006 Tax Returns.

You can find the 2006 Fair Market Value of your credit union IRA(s) on your enclosed statement by find-

CALENDARS

If you have not picked up your 2007 calendars, we still have available desk calendars, wall calendars, or pocket planners. Get yours soon.



5.07% APY

Are you looking for a really great investment rate? York Educational FCU is offering for the month of January a super special rate for our 6 month Share Certificate. You will earn 5.01%, with a **5.07%** Annual Percentage Yield when compounded.

Investments can be made with as little as a \$500.00 deposit. The funds you invest must be “new money,” that is, funds from another source, not transferred from you CU savings or checking account.

Don't miss your chance for this great rate. This 6 month certificate will only be available through January 31st.

YOU CAN SERVE

Credit unions differ from banks in many ways, but the most significant difference is who determines how the institution operates. Banks are owned by stockholders and operate for their profit. Credit unions are owned by their members (including you) and are operated by a Board of Directors elected from the membership.

Directors are elected each year at our CU Annual Meeting. The CU's 38th Annual Meeting will be held on Saturday, March 3, 2007 at Hellam Fire Company. This year there will be five seats on the Board up for elec-