



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

**Online Banking**

via CU website



CU @ Home

**Surcharge free ATMs**

Look for:



## HOME EQUITY LOAN SPECIAL

YEFCU has a special offer for all new home equity loans - no application fee for either fixed rate or line-of-credit loans from July 1 to September 30, 2006. Rates are as low as 5.99% APR for 60 months repayment on fixed rate home equity loans. Minimum loan amount is \$3,000, and loan limit is dependent upon the appraised value of your home and the available equity.

Use your home equity loan for any good purpose - a new auto, home improvements, vacation need. We can tailor a payment to fit your budget.

## VISA WHEN YOU TRAVEL

Your CU wants you to travel worry-free, so we offer these tips and solutions for safely managing your money while you are on the go.

- **VISA Cash Passport** is the safe way to carry "cash" when you travel. The Cash Passport Card permits you to carry any amount from \$50 to \$9,999 on the card, and access the funds at any ATM worldwide with the VISA logo. The card costs \$5.00 and allows you to withdraw cash at any VISA ATM using a PIN number. The card can be used for up to 3 years, and can be "reloaded" with funds from your CU account.

YEFCU has a special offer for all new home equity

Summer brings vacations and lots of travel away from home.

- **VISA Travelers Checks** are our fee-free traditional method of safely taking money wherever you go.
- **VISA Travel Money Card** is the plastic version of the traditional travelers check. It provides the safety of travelers checks with the convenience of a credit card. You may carry from \$250 to \$9,999 on the card, and use it to make purchases anywhere VISA is accepted, or access cash at any ATM with the VISA logo. The Travel Money Card costs \$8.95, is valid for 24 months and can be reloaded up to 3 times.
- **Vacation Club** - Do you wish you had started a vacation club account last year? Now is the time to open one for summer 2007. Save any amount you wish using payroll deduction, direct deposit, cash or automatic transfer (PADS).

## VISA POINTERS WHEN YOU TRAVEL

When traveling with your CU VISA Debit Card or Credit Card, these tips will prevent any embarrassing card denials and assure acceptance of your cards during your entire vacation.

For your protection there are daily dollar limits and transaction limits on your CU VISA Debit and Credit Cards. This is to prevent abuse and huge losses if your card is lost or stolen.