

CU VISA cards are limited to 9 transactions per day, \$999 in cash withdrawals daily, and \$2,500 in purchases per day.

VISA's security system alerts the CU to usage of your card that is out of the ordinary. For instance, if you normally shop in and around York, using your VISA card for many purchases, the VISA system would alert you and/or your CU if suddenly several transactions occur in Orlando, FL. VISA will attempt to contact you to confirm these "unusual" transactions. If unable to reach you, they will contact our CU staff about the purchases. If we know you are vacationing in Florida, we can authorize your purchases. If we know you are not vacationing, we can block the purchases, thwarting any fraudulent transactions.

Before you travel, see your CU for one of the above VISA products. Also, notify CU staff as to where you are going, and for how long, so we can authorize legitimate purchases with your cards. Remember to limit the number of daily purchases and ATM withdrawals. (The weekend counts as one day, since account balances are not updated on Saturday or Sunday).

If your CU VISA Debit Card or Credit Card does not have a phone number on the back, please write these numbers on in permanent marker: 717-843-1153 during CU hours, 800-433-0505 after hours (24/7).

ACCOUNT VERIFICATION

The Supervisory Committee of YEFCU is conducting a 100% verification of member accounts, effective June 30, 2006. The Committee requests that you review your account(s) carefully. If you find any errors or have any questions regarding transactions or balances, please put your concerns in writing and direct them to the Committee as follows:

Supervisory Committee
York Educational FCU
PO Box 2884
York, PA 17405-2884

A member of the Committee will investigate any discrepancies and get back to you with a resolution. Please **do not** call CU staff with your questions, for that defeats the purpose of the Supervisory Committee's Audit.

ONCE A MEMBER ...

Have you recently retired? Or changed jobs? Remember at YEFCU our policy is

"Once a member, always a member." You do not have to close your CU account(s) just because of retirement or a job change. Retirees can arrange for direct deposit of social security and/or retirement funds to their savings or checking accounts. All CU services remain accessible to you after retirement.

If you have made a job change, chances are your new employer can arrange for direct deposit of your pay to your CU account. There is no need to close any of your CU accounts.



"My fiancé and I would like to purchase a home together. Can we get a mortgage? How do we prepare?"

Whether single or married, a couple needs to learn their mortgage options, understand the financial implications, and make a decision that fits their needs.

Ensure you have the necessary credit rating. Credit histories are combined when you marry, so check your reports for inaccuracies.

Determine how much you can afford by asking us for a free mortgage analysis. Calculate your down payment. Ask about first-time homebuyer options. Decide what you value in a home: price, space, location, style. Decide in advance what you are willing to spend.

For more information, call Carrie Rosales at 717-600-1233, or apply online: www.americanhm.com/carrie.rosales.

TELLER POSITION

YEFCU is looking to hire a full-time teller. To qualify, you must have a high school diploma. Further schooling would be a plus, as would previous experience in banking, handling money, and being computer literate. Pay will be commensurate with experience. Excellent fringe benefits package provided upon completion of a 90 day probationary period.

Responsibilities will include accepting deposits and payments, cashing checks, disbursing withdrawals, preparing checks, working with IRA's, credit and debit cards, travelers checks, certificates of deposit, and answering phone calls and inquiries.

Please provide a resume' or complete an application at the CU office. Join our credit union team, and become part of a dynamic, growing financial institution.