



York Educational Federal Credit Union

\$avings \$ense

Volume 36, No 4

November 2006

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

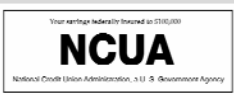
via CU website



CU @ Home

Surcharge free ATMs

Look for:



FALL HOME EQUITY LOAN SPECIAL

Recent cool temperatures and strong winds remind us that it is time to winterize the house. Big projects like window replacement, new insulated doors, or a more efficient furnace need to be scheduled. The resulting savings in heating costs will help offset the expenses.

Are you **haunted** by the cost of projects that need to be done around your house? Consider a credit union home equity loan to make your place as pretty as a pumpkin and cozy as a snowman's scarf. YEFCU's Fall Home Equity Loan Special includes great rates and no application fee (a \$235 savings).

Home equity fixed rate loans are as low as 6.49% APR for 60 months, with similarly low rates for repayment plans up to 180 months. Home equity line-of-credit loans offer convenient access to the equity in your home whenever you need it, with repayment terms up to 10 years, and a 4th quarter 2006 rate of 8.71% APR.

There are tax advantages for most homeowners when borrowing funds with a home equity loan. There are **also** tax credits available from the IRS for 2006 and 2007 for certain energy-efficient home improvements you make to your house (see article on back).

CHRISTMAS CLUB FUNDS

If you have been faithfully saving funds in your YEFCU

Christmas Club account, the time is here to benefit from your year-long efforts. Funds are available for your use at any time. If you are shopping early, you can withdraw all of your Christmas Club now. Or you can take some now, and leave some there for your gift purchases closer to the holidays (while continuing to earn dividends).

Uncertain what to give to those "hard to buy for" friends or family members? Consider a **VISA** Gift Card or cash:



VISA Gift Card – during the Holiday season YEFCU and **VISA** have reduced the price of the Gift Card to \$3.49. You may purchase cards for any amount from \$25 to \$2,999. The card may be used to make purchases anywhere **VISA** is accepted.

Cash – always the perfect gift, we'll help you add some pizzazz to your gift of cash. YEFCU offers a wide selection of currency envelopes for the Holidays. Each member may have 5 free currency envelopes. Additional envelopes may be purchased for \$0.50 each. These Holiday envelopes will be available beginning November 15th.

Do you wish to start a Christmas Club account for 2007, or increase your a-