

mount being deposited to your Christmas Club account? Call our friendly staff for assistance. Dividend rates for Club accounts have increased, matching regular savings rates. They are now tiered to provide a better return on higher balances.

INTEROFFICE MAIL

We encourage YEFCU members who work in the following places to utilize interoffice mail as a quick and inexpensive way to communicate with your credit union. We can deliver newsletters, promotional materials, and withdrawal checks to you, while you can send us deposits, payments, loan or membership applications, and payroll forms.

Simply put your items in an envelope addressed to "Credit Union" or "YEFCU," and drop it into your interoffice/interschool mail. CU staff will visit your employer to pick up and deliver:

Dover Schools – Leib Elementary – Mon & Thurs
Northeastern Schools – Admin Bldg – as needed
Red Lion Schools – Ed Center – Tues & Thurs
York City Schools – Admin Office - Daily
York College – Admin Bldg – Daily
York Suburban Schools – Admin Bldg – Daily
Maple Press Co – Company Courier – Daily

In order to use this method efficiently, please notify us if you have moved to a different department or building, so that we can correct our records and send your items to your correct location.

HOME ENERGY EFFICIENCY TAX CREDITS

During 2006 you can make energy-conscious purchases that will provide tax benefits when filing your tax returns next year. The *Energy Policy Act of 2005* provides tax credits for making your principal residence more efficient and for buying certain energy efficient items.

The law provides a 10% credit of up to \$500 if you purchase and install specific products, such as

energy-efficient windows, skylights, insulation, exterior doors, Energy Star metal roofs, heating and cooling equipment in your home.

The law also makes credit available to those who add qualified solar panels, solar water heating equipment, or a fuel cell power plant to their homes.

All improvements must be placed in service after Dec. 31, 2005 and before Jan. 1, 2008. For more information go to the IRS website, www.irs.gov, or the U.S. Department of Energy website, www.energy.gov, and use "Energy Policy Act Tax Credits" in the keyword search.



YEFCU continues to provide members with a wide variety of first mortgage options for purchase or refinancing their home. Conventional mortgages of 15 to 30 years, Adjustable rate mortgages, FHA mortgages, and Jumbo mortgages are offered through our partner, American Home Mortgage.

Interested in a mortgage? Call our office for rates. For more specific information and details, call Sylvia Cauchon at 717-600-1233 (office), or 717-577-6569 (cell), or apply online: www.americanhm.com/sylvia.cauchon

YEFCU HOLIDAY SCHEDULE

Your Credit Union will be closed for:

<i>Thanksgiving</i>	Thursday, November 23 rd Friday, November 24 th
<i>Christmas</i>	Monday, December 25 th Tuesday, December 26 th
<i>New Years</i>	Monday, January 1 st

2007 Calendars – Beginning November 15th YEFCU will have available in our office, free to each member, your choice of a desk calendar, a pocket planner calendar, or – new for 2007 – a wall calendar. Stop in for yours after the 15th.