



Savings Sense

York Educational Federal Credit Union

1601 South Queen St York, PA 17403-4630

East York Branch – 2550 Kingston Rd, Suite 215 York, PA 17402-3733

Volume 41, No 4

October 2011

Main Office Hours

Mon, Wed 8 AM- 5 PM
Tues, Thurs 7:30 AM-5 PM
Friday 8AM- 6 PM
Phone 717-843-1153
Fax 717-845-5896

East York Branch

Monday – Friday 9 AM - 5 PM
Phone 717-741-4059
Fax 717-747-9759

TellerLine

24/7 teller
800-388-8380

Website

www.yefcu.org

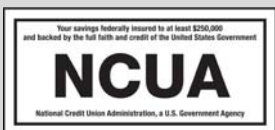
Online Banking via CU website



CU @ Home

Surcharge free ATMs

Look for:



Cell Phones for Soldiers

Donate your used cell phones and help our troops receive a free 60-minute calling card through *Cell Phones for Soldiers*.

Here's how to give:

1. Clear all phone numbers and messages from your phone's memory.
2. Power off your cell phone.
3. Bring your used cell phone, charger and other accessories to our main office or East York branch.
4. Drop them in the big blue & white box.

YEFCU will forward phones and accessories to *Cell Phones for Soldiers* where they will be sold and/or recycled, with the proceeds going toward the purchase of calling cards for our soldiers.

Help our troops stay connected to their loved ones. Donate today.

Coins to Cash

We have installed a coin counting machine in the vestibule of our main office for our members. It is now

easier than ever to empty your piggy bank and convert that pile of miscellaneous coins into cash or a deposit to your account.

No more separating and wrapping coins is necessary, the coin counting machine accepts a mixture of all US coins, counts them, and prints out a receipt totaling your deposit. You then present the receipt to one of our tellers, and they will deposit the funds to your account. You can then withdraw the cash if you wish, or leave the funds in your account for a rainy day or special occasion.

This service is only for members of YEFCU and there is **no charge**.

This is a great way to encourage your children or grandchildren to save. They will enjoy watching their coins disappear into the machine, get counted and receive a receipt. They can proudly present the receipt to our tellers and deposit to their savings account while learning that **every penny counts!**

Interoffice Mail

If you are employed in any of the following schools, you can submit your credit union deposits, pay-

ments and general
communications to
the credit union
through your
employer's interoffice
mail. Also, we can
reach you more
quickly with

documents, newsletters and other credit union information by this method.

To get things to us, just address your interoffice envelope to "Credit Union" and place it into your school's interoffice mail. Pickup and delivery schedule is:

- **Dover Area School District** – Monday and Thursday at Leib Elementary
- **Northeastern School District** – only by request
- **Red Lion Area School District** – Tuesday and Thursday at the Ed Center. Also in Red Lion High School at our student branch, which is open during lunch time each Tuesday
- **School District of the City of York** – daily at the Administration Building
- **York College of Pennsylvania** – daily at the Human Resources office
- **York Suburban School District** – daily at the Ronald H Provard Education Center

Home Equity Loan

Special Introductory Rate

2.49% APR¹

Home Improvements **Vacation**
College Tuition **Vehicle Purchase**
Debt Consolidation **Travel**

Whatever your need, our Home Equity loan can meet that need affordably!

¹ APR Introductory Rate of 2.49% is for the first 30 months of this fixed-rate loan. Remaining months of the 60 month, 120 month or 180 month term will be at the rate in effect for the specific term at the time the Home Equity Loan is disbursed. 80% maximum Loan to Value (LTV). Maximum loan amount is \$250,000.

Minimum \$10,000 advance new money. Subject to credit approval. Rates, program terms, and conditions subject to change at any time without notice.



Youth Week a Success

During credit unions' National Youth Week Savings Challenge, 17 young members made deposits to their accounts and/or submitted entries to our Youth Week Coloring Contest.

As part of the national program, each credit union that participated was eligible to win one of 10 awards of \$100 to present to one participating youth. York Educational FCU was one of the 10 credit unions nationwide to be randomly selected to receive the \$100 award.

All participating young peoples' names were placed in a jar, and one name was selected by York Revolution's *Cannonball Charlie* (alias Jason Kreiger, Vice Chairman of our CU Board of Directors) shown below with Chairman Joe Dilling. The lucky winner was Kalyka Dietz.



Coloring Contest winners included: Larkynn Dietz, Kalyka Dietz, Trinity Dietz, Breanna Kaltreider, Nicholas Kaltreider, Kaidin Mir-Young, Hope Mullins and Alexander Reichart-Anderson.

Thanks to these young people and their parents for showing their understanding in the value of saving for the future with us. YEFUCU ... *the smarter choice.*

2011 Holiday Closings

Columbus Day	Monday, October 10 th
Thanksgiving	Thursday, November 24 th
	Friday, November 25 th
Christmas	Monday, December 26 th