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Get your statements faster, more securely and save paper too! York Educational FCU has arranged with our data processor to provide electronic statements (E-Statements) to members of our credit union who utilize our internet-based home banking product **CU @ Home**.

You can receive your complete account statement as early as the second day of the month. Printed statements are mailed by our data processor by the fifth of the month and are usually delivered by the 10th of the month at the latest, so you could receive your statement as much as a week earlier. Your statement will remain available for viewing online for six months.

To receive E – Statements you will need to use your secured link to your account(s) via **CU @ Home**. If you do not currently have this secured internet access to your credit union account information, you will need to apply for **CU @ Home**. This service is free and can be set up within a day. Stop by the office for an application.

The application process for E- Statements is done online and is also free. In addition to the

convenience, using E-Statements will reduce paper usage, thereby helping to save trees and our environment. It will reduce postage and statement printing costs for the credit union, allowing more of the credit union's income to be paid to members as dividends.

E – Statements are also more secure than paper statements because you reduce the risk that they are lost or stolen in the mail. Your electronic statement can be saved to your computer or disk for easy storage.

A Sweet Reward

If you paid off your most recent loan at YEFUCU within the scheduled term and were in good standing throughout the length of the loan, you are eligible to receive a rate reduction on your next loan!

If you fulfill the requirements listed above, a 0.10% APR reduction can be applied toward your next loan. The only exception to this rate reduction is the variable Home Equity Line-of-Credit because this loan is already at the lowest permissible rate, 4.50% APR.

Our loan rates remain lower than those at most local financial institutions, well below market averages. Whether it be a new or used car loan, home improvement, vacation, holiday or bill consolidation loan, you'll get a **sweet reward** discount on your next CU loan.

☆ Interoffice Mail ☆

Save yourself postage costs – correspond with YEFUCU using the interoffice mail at your employer. We stop at York College and all school district administration offices at least once a week.