



CHAMPLAIN VALLEY CREDIT UNION

Formerly Chittenden County Teachers Credit Union

FALL 2009 NEWSLETTER & UPDATES



See Us Before You Close That Car Deal

Found the car of your dreams? Before finalizing the sale, bring the purchase agreement to the credit union to make sure you're getting the best deal.

We see them all the time so we'll be able to tell you if something looks funny. It's also a good opportunity to consider financing your vehicle at the credit union, if you haven't already. Credit unions generally offer better rates than banks and dealerships on used- and new-vehicle loans.



Your Membership Counts for Savings 9/28/09—11/06/09

Save up to 1% APR* off our regular rates during the above period when you finance a new or used vehicle or transfer your vehicle loan balance from another institution. We will give you 1/4% APR off for each of the below services you hold with the credit union:

1. Direct Deposit of your entire pay check
2. Signed up for e-statements
3. Actively using bill-payment
4. Credit Union visa with regular usage
5. Safe Deposit Box



All loans subject to approval . Rates determined by credit score. *Annual Percentage Rate.



ONE STOP HOLIDAY SOLUTIONS

- **Special Holiday Loan with rate as low as 8.75%***
From October 12 thru December 31, 2009 Up to \$3,000 for 1 year
- **Skip A Payment**
Skip November, December or January loan payment**. \$25.00 fee
- **Credit Union VISA credit card**



See More details and get forms on line at www.champlainvalleycu.com

*Rate determined by credit score - *Subject to approval - **Exceptions apply

LOCATIONS

1 Market Place, Suite 8

Essex Jct., VT 05452
(802) 879-7747 or
(800) 540-7745
Fax # (802) 879-7611

7 Green Street

Vergennes, VT 05491
(802) 877-3221
Fax # (802) 877-6298

www.champlainvalleycu.com

Hours of Operation

9 AM to 5 PM Monday—Friday

Debit Card after hours phone:
1(800) 528-2273
Visa Card after hours phone:
1(800) 991-4961

HOLIDAY CLOSINGS

October 12th—Columbus Day
November 11th—Veteran's Day
November 26 & 27—Thanksgiving
December 24th -Close 1pm
December 25th—Christmas
December 31st—Close 1pm
January 1st—New Year's Day


Merry
Christmas

Home Loan Opportunity Knocks Twice

Mortgage rates continue to be low, making this a great time to refinance your mortgage. You could bring down your rate, and your payments.

Call Shawn at the credit union for a review of your mortgage. (802) 879-7747 or (800)540-7745


We just might be able to knock down your loan rate.



Holiday Food Drive for Food Shelf

Once again we will be collecting food for our local food shelf. From November 1st through December 31st, boxes will be available in our lobby to drop off food items.

Halloween trick or treat bags will be available in the credit union lobby October 1st. Any child in costume coming into the credit union on the 29th or 30th of October will receive a treat bag.



Happy Halloween

International Credit Union Day

October 15, 2009

More than 177 million people worldwide belong to a credit union just like yours.

Because when you come to the credit union, you're not just a customer—you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.


Knowing this, who wouldn't choose a credit union?

On October 15th, take the opportunity to bring in a friend or a family member who could benefit from membership in the credit union.

Enjoy refreshments, drawings and give-aways.

2257-10/09-Champlain Valley Credit Union

YOUR
MONEY YOUR
CHOICE



YOUR CREDIT UNION™