



CHAMPLAIN VALLEY CREDIT UNION

Formerly Chittenden County Teachers Credit Union

WINTER 2009 NEWSLETTER & UPDATES

GO GREEN!! SAVE A TREE!! SAVE THE PLANET!! SAVE TIME!!

The staff at the Champlain Valley Credit Union loves to see your smiling face. But when you don't have time to visit us in person and you're trying to conserve gas, how about visiting us online?

As long as you have access to the Internet, online banking allows you to contact us from anywhere. It's especially convenient for members who aren't always in close proximity to the credit union—those who travel a lot or are away from home—maybe in college dorm rooms.

Online banking allows you to monitor your accounts, transfer balances, request withdrawals by check, check deposits, view images of your checks, re-order checks, and make online payments 24/7.

Bill Payment helps you pay your bills electronically—saving the cost of postage and envelopes and cutting your bill paying time in half.

E-statements receive your statement on the first of the month safely and securely on-line.

Direct Deposit your paycheck. Avoid the lines and have the use of your money immediately.

eZCard Manage your CVCU credit card on-line from the credit union site. View your transactions, balances, check available limits, pay your bill online and view past and current statements.

VISA BALANCE TRANSFER AND SAVE.

Transfer your balance from any store card, gas card or other major credit card to your credit union Visa from January 1st through March 31, 2009 and save. You will receive the special rate of **10% APR** on our Classic Visa and **7.8% APR** on our Gold Visa until that transferred balance is paid off. Unlike other Visa balance transfer offers, the grace period is the same as on a purchase and there is no balance transfer fee. Any new purchases and your existing balances will still be at our normal low rate of 12% APR on the Classic Visa and 9.8% APR on our Gold Visa.

This is also a great opportunity to open a CVCU credit card. Apply now on-line or call to have an application mailed to you.



ATMS WHERE YOU NEED THEM.

For credit union members, there's now a surcharge-free ATM right where you need it: in 25,000 convenient locations across the United States and Canada. CO-OP Network ATMs are located in credit union branches, supermarkets and 7-Eleven stores, as well as a multitude of freestanding locations.

Because Champlain Valley Credit Union is now a member of CO-OP Network, you won't ever have to pay a surcharge when withdrawing cash at one of the CO-OP Network surcharge-free ATMs nationwide.

At this time, deposits will not be taken even though it may show that the location takes deposits. Also, the four free withdrawals per month the credit union allows on the Falcon Network do not apply to the CO-OP Network. Keep in mind that there will still be the \$1.75 normal charge for a withdrawal.

Your Champlain Valley Credit Union ATM card also works at 800,000 ATMs worldwide, because CO-OP Network has links to NYCE, STAR, Cirrus, Pulse and Plus.

To find a CO-OP Network ATM in your area, visit: www.co-opnetwork.org.

ENERGY ASSISTANCE LOAN

Continuing on through the end of May, we will be offering a 1 year energy loan at **6.9% APR** for fuel oil, Natural Gas, Propane, Wood or Electric Heat. For more details check our web site's "What's New" or call the credit union office.

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

January 1, 2009—New Year's Day

January 19th—Martin Luther King
Jr. Day

February 16th —Presidents Day

ANNUAL MEMBERSHIP DUES

Will be deducted
from your "A"
savings account in
the month of
January.

If you keep your
account at the
minimum of \$10.00,
you **MUST** bring
that account back up
to the \$10.00 to
remain a member in
good standing.

SHAWN'S MORTGAGE CORNER

Protect the Roof Over Your Head



Your house is more than just a roof over your head, it's an investment. You've invested hard-earned dollars and hours of sweat equity. But over the years, time takes a toll on your investment. And maybe some sprucing up is in order.

Home improvements not only enhance your living space, they help protect your investment by increasing the value of your home.

Call Shawn today.

As of November 1, 2008, financial institutions are required to have "reasonable policies and procedures" to address identity theft for our VISA and Debit Card holders. One "red flag" is address discrepancies or change of address requests from cardholders. We must be able to determine that the change of address is coming from you and is valid or we must block your card until it can be determined to be valid. Therefore, whenever you change your address, you MUST notify the credit union as soon as possible to avoid having your card blocked. This new procedure is a very important protection for your card safety.

5 important phone calls to make if you are a victim of identity theft:

1. Credit bureaus:
TransUnion: 800-680-7289-Equifax: 800-525-6285-Experian: 888-397-3742
2. Financial Institutions to password your accounts
3. Creditors—Call and close accounts
4. File a Police Report where the identity theft took place.
5. FTC Hotline: 877-438-4338

CVCU KIDS KLUB & Y.E.S. MEMBERS

February is Riddle Month. Solve the riddle, receive a pint of Ben & Jerry's Ice Cream. Watch for your postcard in the mail. If you do not receive a postcard and you want to participate, contact the credit union.

Notice of Your Financial Privacy Rights

We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Since we value our member relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

DIRECT
DEPOSIT
YOUR IRS
TAX
REFUND
TO YOUR
CHECKING
OR SAVINGS
ACCOUNT.
Simply add
the credit union
routing
number:
211691114
and your
account
number on the
form.