



# CHAMPLAIN VALLEY CREDIT UNION

Formerly Chittenden County Teachers Credit Union

## SPRING 2009 NEWSLETTER & UPDATES



Current and new credit union members in participating states have the unique opportunity to get a terrific discount on a new vehicle from Chrysler. Depending on which vehicle you choose, you could save thousands of dollars.

When you finance your new vehicle through your credit union, you save even more in the month of April.

Take .25% APR\* off your rate for each service listed below that you have with CVCU up to a total of 1% APR\*.

- Home Banking and e-Statements
- Current Loan
- VISA
- Active checking account for a least 3 months\*\*.

This applies to all vehicle loans whether new, used or refinanced from another financial institution closing in the month of April.

Go to [lovemycreditunion.org](http://lovemycreditunion.org) to learn more about the automaker's offer. Then follow the link to Chrysler's discount site.

\*Annual Percentage Rate. Subject to approval. \*\*Account must be in good standing.

**\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\*ALERT\*\*\***

Prior to traveling out of your normal area, be sure to alert the credit union of where and when you will be gone. Our system picks up unusual activity and if it can't be verified, your debit or credit card could be blocked for your protection. It is also a good practice for you to give us a cell phone number in case we need to reach you.

### SENIOR WEEK—May 11th to 15th

This week we would like to recognize the contributions that loyal members like you make to the success of the credit union. For members age 60 or older, this week we are offering a number of services especially designed with your needs in mind:

1. 12 month CD at 1% over current rates (1 per member)
2. 1 year free Safe Deposit Box Rental for new boxes
3. Bill Payment Seminar each day at 1pm
4. On Line Banking Seminar each day at 2pm
5. Review of all credit union services
6. Refreshments all week

You've earned this. To take advantage stop in either office to get treated the credit union way, "Where people are worth more than money."

### Going to College? You Don't Have to Leave Your Credit Union

Are you leaving town to attend college? You might think that means you need to leave us behind, but we'd hate to see you go.

Once you join a credit union, you're a member for life--no matter where life takes you. So even if you're leaving the state to go to school, you can stay with us. We're here to help you with all your financial needs.

And with today's technology, staying in contact with us and using credit union services is easier than ever. Stop in to set up your online banking and get a debit card and Visa credit card before you leave.

## 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](http://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

May 25th—Memorial Day

## FIRST TIME HOMEBUYERS

Your credit union can help you with your first mortgage. Before you start house hunting, meet with Shawn Chapman, Mortgage Officer at the Champlain Valley Credit Union.

He will help you determine how much house you can afford and what price range to shop in. He'll explain the features of different mortgages (fixed or adjustable-rate, for example) and help you decide which is better for you. He also can prequalify you for a mortgage, so you can feel more confident about getting the home of your dreams. And now, with the new Federal Government stimulus plan, you may be eligible for a 1st time homebuyers tax credit of \$8,000.

The best strategy is to learn about the home loan process before you start out even if you're a year or more away from buying.

Call Shawn now to come up with a down-payment plan. (802) 879-7747 or (800) 540-7745



A TRADITION OF  
PEOPLE HELPING PEOPLE

### CVCU ANNUAL MEETING—APRIL 7, 2008

Come to an open house and annual meeting at the Essex Junction credit union office on April 7th starting at 2 pm with the annual meeting following at 4 pm.

On the 100th anniversary of American's Credit Unions, we will be honoring our 50 year members. There will be refreshments, prizes and drawings. Join us to celebrate our founding members.

### Credit Union Debit Cards Bridge Cash and Credit Gap for Teens

Cash: Teens hate asking for it and you hate doling it out. You want your child to have access to funds—but you're not sure if your teen is responsible enough to handle a credit card. A debit card could be the answer.

Unlike a credit card, which is essentially a loan to pay later, a debit card works the same as a check or cash, and deducts money from your share draft/checking account immediately. Everyone wins: Teens learn to be responsible money managers and you won't have to drain your wallet every time they need cash.

THE  
MAGIC  
OF  
SAVING  
AT THE CREDIT UNION

### National Credit Union Youth Week

Visit Champlain Valley Credit Union the week of April 20-24 and help us celebrate **National Credit Union Youth Week** and the 6th Annual **National Youth Saving Challenge**.

Come in and make your deposits and be entered for every deposit you make to win a daily drawing; Monday \$50 Majestic movie tickets, Tuesday \$50 iTunes, Wednesday \$50 UMall card, Thursday \$50 Dicks Sporting Goods card and Friday \$50 Best Buy card. We will be serving refreshments in our lobby all week. This is a great time to open an account if you don't already have one!



### APRIL IS "PayItGreen" MONTH

PayItGreen is a simple, safe, and smart way to have a positive impact on the environment.

By switching to electronic bills, statements, payments and direct deposit, not only will you help the environment but you will also reduce clutter, save time and money and improve security.

Credit scores are significantly increased when a consumer receives payments by Direct Deposit and uses Direct Payment to pay recurring monthly bills. Almost 85% of identity theft cases are due to "offline" transactions, i.e., lost checkbooks and stolen bills, statements, and check payments.

Come in to the credit union today to discuss how you can "PayItGreen" with our Bill Payment, e-Statements, and Direct Deposit.