

plugged IN

**ELECTRIC
COOPERATIVES**

FEDERAL CREDIT UNION

Spring 2010

The Holiday Lights
have Dimmed.

Will No Auto Loan Payment for 90 days Make your Budget Brighter?

Then Refinance your Auto Loan from another financial institution
with Electric Cooperatives Federal Credit Union and save!

**No Payment & Great
for up to 90 Days! Low Rate = Refinance
& Save**

If you financed your vehicle at another financial institution, you're probably paying
too much. Refinance your auto loan from another financial institution with Electric
Cooperatives Federal Credit Union and make no payments for up to 90 days.
The monthly payment *back in your pocket* can help payoff holiday bills!

Apply online at ElectricCoopFCU.org
or call 501.570.2396 or toll free 800.442.0186 for more information.

*Membership eligibility required. Annual percentage rates are based on your credit history. Special cash back and deferral offer applies
to vehicles not already financed at ECFCU. Interest continues to accrue during deferral period. Offer may be withdrawn at any time.



Annual Meeting Notice

The Annual Meeting will be held

**March 18th, 2010
at 3:30 p.m.**

in the Employee Room
of AECC/AECI in Little Rock.

File Your Taxes Online with TurboTax

TurboTax Online is perfect for the individual who has simple tax return needs. It
guides you through your return step-by-step, and double checks your return for
accuracy. Your tax return is then filed electronically, which allows you to get your
refund in 7-12 days, rather than 6-8 weeks.

TurboTax is updated with the new tax law changes to help you get every deduction
and tax savings you deserve. To get started, visit our website at
ElectricCoopFCU.org and click the Financial Services link.



The Credit Union will be closed in observance of the following holidays:

President's Day Monday February 15, 2010
Memorial Day Monday May 31, 2010
Good Friday Friday April 2, 2010
Independence Day Monday July 5, 2010
Labor Day Monday September 6, 2010
Veterans Day Thursday November 11, 2010

PRSR1 STD
U.S. POSTAGE
PAID
Permit No. 1357
Little Rock, AR

Electric Cooperatives
Federal Credit Union
P.O. Box 194208
Little Rock, AR 72219



E-Statements are Here, Making Checking a Breeze

Have your statement delivered to your computer instead of your mailbox with FREE E-Statements! Each month you'll receive an e-mail notifying you that your statement is ready to be viewed. You can also download or print your statement from our secure website. E-Statements are a convenient, easy way to manage your account anytime, anywhere! All personal accounts, including credit card, checking and savings are eligible for E-Statements. To enroll and receive E-Statements, go to our homepage at **ElectricCoopFCU.org** and click on the E-Statement link.

Online Bill Pay – Stop wasting time and money writing checks, buying stamps and licking envelopes. Conveniently view, pay and manage your personal bills from one location online. With Online Bill pay you can specify companies, merchants or individuals to receive one or more payments from you. There is a nominal monthly fee of \$7.00 for unlimited use of this service.

You'll Also Enjoy These Features with an ECFCU Checking Account:

- Visa Check/Debit Card
- Unlimited Check Writing
- Free Home Banking
- Sur-Charge Free ATM Access
- No Monthly Fee with Daily Minimum Balance of \$100
- Service Fee Waived for Members Over 60

Plus, You'll Earn Dividends if your average daily balance stays above \$100 per month.

Open your checking account today!

Call **501-570-2396** or toll free **800-442-0186** for more information, or print your application online at **ElectricCoopFCU.org**.



Apply for an Auto Loan Anytime, Day or Night with E-Lending

At Electric Cooperatives FCU, we provide you with the convenience of getting a loan when you need it. Plus, with an ECFCU auto loan you have the confidence of knowing you received one of the best rates available!

Apply for Your Auto Loan Online with E-Lending — it's Fast, Easy and Secure!

1. Under the Loans tab, select Application Center
2. Select Loan Application
3. Enter your Member Number and PIN
4. Select the type of loan you are applying for
5. Respond to the prompts, and then submit your loan request
6. Receive a credit decision within seconds



With E-Lending, you can also apply for Personal Loans, Boat, ATV or RV Loans and many more! Visit **ElectricCoopFCU.org** or call **501-570-2396** or toll free **800-442-0186** for more information.

What is a Health Savings Account?

Combined with a high deductible health plan, a Health Savings Account (HSA) is an alternative to traditional health insurance. It combines the protection of health insurance with a tax-advantaged savings account.

Advantages of a Health Savings Account

SECURITY – Your high deductible insurance and a Health Savings Account protects you against high or unexpected medical bills.

FLEXIBILITY – Use the funds in your account to pay for current medical expenses, including expenses that your insurance may not cover, or save the money in your account for future needs.

CONTROL – You make all the decisions about how much money to put into the account, whether to save for future expenses or pay current medical expenses.

PORTABILITY – Accounts are completely portable, meaning you can keep your HSA even if you change jobs, change your medical coverage, become unemployed or move to another state.

For more information, call **501-570-2396** or toll free **800-442-0186** or visit our website at **ElectricCoopFCU.org**.

Investment & Brokerage Services

Electric Cooperatives FCU offers a wide variety of investment products and brokerage services through CUNA Brokerage. Whether you want to research stocks, watch the market, get real time quotes or place a trade — CUNA Brokerage has the tools you need. To learn more, visit our website at **ElectricCoopFCU.org** and click Investment under the Products & Services link.

SHARE CERTIFICATE RATES

	Rate	APY*
12-Month Share Certificates (\$1,000.00 minimum deposit)	2.20%	2.21%
24-Month Share Certificates (\$1,000.00 minimum deposit)	2.75%	2.78%
12-Month IRA Share Certificates (\$1,000.00 minimum deposit)	2.20%	2.21%
24-Month IRA Share Certificates (\$1,000.00 minimum deposit)	2.75%	2.78%

*Annual Percentage Yield. Rates are subject to change without notice.

LOAN RATES

Loan Type	Term	APR*
New Auto \$500 & above	36 Months	4.99%
New Auto \$5,000 & above	60 Months	6.99%
New Auto \$10,000 & above	72 Months	7.25%
Used Auto (2004-2007) \$500 & above	36 Months	5.99%
Used Auto (2004-2007) up to \$5,000	48 Months	6.99%
Used Auto (2004-2007) \$5,000 - \$10,000	60 Months	8.75%
Used Auto (1998-2003)	48 Months	13.5%
Boats, Trailers, & Pull Campers (2000-Present)	54 Months	7.99%
Boats, Trailers, & Pull Campers (2000-Present) \$10,000 & above	60 Months	8.49%
Boats, Trailers, & Pull Campers (2000-Present) \$25,000 & above	84 Months	9.25%
Boats, Trailers, & Pull Campers (1999 & Older)	54 Months	10.25%
Campers, Dirt Bikes, Etc. (Current and 1 Year Old Models)	54 Months	9.25%
Campers, Dirt Bikes, Etc. (Current and 1 Year Old Models)	60 Months	9.90%
New & Used Motorcycles (2005-Present) \$500 & above	48 Months	6.25%
New & Used Motorcycles (2005-Present) \$10,000 & above	60 Months	8.25%
Signature Loans	36 Months	14.5%
Line of Credit		9.99%
Share Secured		6.00%

*Annual Percentage Rate. Rates are subject to change without notice.



Electric Cooperatives Federal Credit Union

1 Cooperative Way
Little Rock, Arkansas 72209

ONLINE ACCOUNT ACCESS:
ElectricCoopFCU.org

PHONE:
501.570.2396 or toll free 1.800.442.0186

FAX:
501.570.2393 or toll free 1.800.323.2415

24-HOUR TELLER SERVICE:
1.800.448.0498

HOURS OF OPERATION:
Monday – Friday, 10:00 a.m. to 4:45 p.m.
Closed 12:30 p.m. - 1:00 p.m. for Lunch

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AMERICAS
CREDIT UNIONS



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, an agency of the federal government.



We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.