

plugged IN

**ELECTRIC
COOPERATIVES**

FEDERAL CREDIT UNION

Fall 2010



**Make Your Holidays
Brighter with an
ECFCU Christmas Loan**

Borrow At a low rate of **6.00%** APR*
\$1500 For 15 Months

Use the extra cash for anything!

- **Christmas Shopping**
- **Pay off Debt**
- **Make a Large Purchase**



**This offer is only good for 30 days or the
first 65 members starting November 1, 2010,
so act now!**

Apply online only at ElectricCoopFCU.org

*Annual Percentage Rate. Membership eligibility required. Offer good from November 1, 2010 to December 1, 2010, or until ECFCU has 65 approved loans, whichever comes first. Personal loan is unsecured. Internet applications ONLY. Payments must be set up as Payroll Deduction Payment Transfer (ECFCU will initiate the payment). New Money Only. Funds will be placed in member's accounts or transferred to the indicated financial institution.

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

Columbus Day
Monday,
October 11

Veterans Day
Thursday,
November 11

Thanksgiving Holiday
Thursday, November 25
Friday, November 26

Christmas Holiday
Thursday, December 23
Friday, December 24

New Year's Day
Friday,
December 31



YOUR CREDIT UNION IS ON FACEBOOK!

Look for Electric Cooperatives Federal Credit Union on Facebook! We'll keep you up-to-date on the latest credit union news, and current promotions. We'd also love to hear your feedback on how we're doing.

CHRISTMAS CLUB ACCOUNTS



It's that time of year again! Christmas Club Account are now ready, just in time for you to start your holiday shopping. Enjoy a stress-free holiday season thanks to your great saving habits!

Start Saving for Next Christmas! Start putting away money now with an ECFCU Christmas Club Account and the holiday financial crunch won't be so bad next year. Contribute to your account throughout the year and when it comes time to face the holiday season once again, you'll be better prepared!



START SAVING FOR NEXT CHRISTMAS!



Start putting away money now with an ECFCU Christmas Club Account and the holiday financial crunch won't be so bad next year. Contribute to your account throughout the year and when it comes time to face the holiday season once again, you'll be better prepared!



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.

Find Us On



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

Privacy Notice Disclosure

Electric Cooperatives Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (800)442-0186 or write to:

**Privacy Notice – Staff Person
Electric Cooperatives FCU
P.O. Box 194208
Little Rock, AR 72219**

Information We Collect About You:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us:

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies.
- Non-financial companies, such as consumer reporting agencies, and government agencies.

Disclosure of Information to Parties That Provide Services to Us:

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members:

If you terminate your membership with Electric Cooperatives Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information:

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, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Member Can Do to Help:

Electric Cooperatives Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!



Electric Cooperatives Federal Credit Union

P.O. Box 194208
Little Rock, AR 72219

PRSRT STD
U.S. Postage
PAID
Permit #1357
Little Rock, AR

SHARE CERTIFICATE RATES

	Rate	APY*
12-Month Share Certificates (\$1,000.00 minimum deposit)	1.25%	1.26%
24-Month Share Certificates (\$1,000.00 minimum deposit)	1.75%	1.76%
12-Month IRA Share Certificates (\$1,000.00 minimum deposit)	1.25%	1.26%
24-Month IRA Share Certificates (\$1,000.00 minimum deposit)	1.75%	1.76%

*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.



DORMANT ACCOUNT NOTIFICATION

If your accounts are dormant or have no activity for twelve (12) consecutive months and/or Electric Cooperatives FCU is unable to reach you at the address on file at the credit union, you will be charged a **\$25.00** monthly fee, starting the 13th month of inactivity.



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