

# plugged in

**ELECTRIC  
COOPERATIVES**  
FEDERAL CREDIT UNION

Spring 2011

## Prepare for the Unexpected with a Health Savings Account

HSA's are designed to help individuals covered under a High Deductible Health Plan or a "catastrophic" health plan save money through tax-deductible contributions to cover current and future qualified medical expenses. An ECFCU HSA also comes with these benefits:

- **Visa Debit Card (s)**
- **Free E-Statements**
- **Free Home Banking and Bill**
- **Unlimited Debit Card Transaction**
- **Monthly Dividends**
- **Variety of Investment Options Through CUNA Brokerage Services Pay**

### 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.



### Already Have an HSA someplace else? Transfer it to ECFCU!

ECFCU will contact the financial institution that has your current HSA and have them close the account and transfer the funds in order to open your new account!

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

\*Membership eligibility required. There is a \$2.00 monthly administration fee with Health Savings Accounts. You must have a high deductible health plan or a "catastrophic" health plan in order to be eligible for an HSA account.

## Annual Meeting Notice

The Annual Meeting will be held  
**Thursday, March 31, 2011**

**At 3:00 p.m.**

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

## File Your Taxes Online with TurboTax and Get Your Refund Faster!

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 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.



Veterans Day  
Friday  
November 11, 2011

Labor Day  
Monday  
September 5, 2011

Independence Day  
Monday  
July 4, 2011

Good Friday  
Friday  
April 22, 2011

Memorial Day  
Monday  
May 30, 2011

President's Day  
Monday  
February 21, 2011

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

PRSRT STD  
U.S. POSTAGE  
PAID  
Permit No. 700  
Little Rock, AR

Electric Cooperatives  
Federal Credit Union



P.O. Box 194208  
Little Rock, AR 72219

# Your Credit Union has Gone

# Geek



You don't have to wear a pocket protector or thick lenses to embrace your inner geek... just hop behind your computer and get your tech on at [ElectricCoopFCU.org](http://ElectricCoopFCU.org)!

Now you can do almost everything you would at our branch, *online*!

## E-Lending is Geek-tacular!

Apply for loans any time, day or night with E-Lending...it's fast, easy and secure! You can apply for auto loans, credit cards, personal loans, boat loans and more. Plus, when you get a loan with Electric Cooperatives FCU, you'll know you received one of the best rates available!

## Checking with E-Statements is Geek Chic!

Have your statements delivered to your inbox instead of your mailbox with FREE E-Statements! Each month you'll receive an e-mail notifying you that your statements are ready to be viewed. You can also download or print your statements 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. Say no to paper and enroll in E-Statements at [ElectricCoopFCU.org](http://ElectricCoopFCU.org).

And don't forget...our Checking Accounts also come with these great features:

- » **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!

## Get Geeky with 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 instead! With ECFCU's Online Bill Pay, you can specify companies, merchants or individuals to receive one or more payments from you.

## Our New Website Makeover is totally Geeked-Out!

[ElectricCoopFCU.org](http://ElectricCoopFCU.org) is getting a makeover! We're giving our Website a fresh new look. The new site will be more user-friendly and easier to navigate. You'll still enjoy all the benefits of [ElectricCoopFCU.org](http://ElectricCoopFCU.org) like online account access, bill pay, online loan applications, etc. Look for the changes coming this spring!

It's easy to stay connected to your credit union around the clock with all these Geek-friendly services. **Find your inner geek at [ElectricCoopFCU.org](http://ElectricCoopFCU.org)!**

### 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%	1.75%
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 (2005-2008) \$500 & above	36 Months	5.99%
Used Auto (2005-2008) up to \$5,000	48 Months	6.99%
Used Auto (2005-2008) \$5,000 - \$10,000	60 Months	8.75%
Used Auto (1999-2004)	48 Months	13.5%
Boats, Trailers, & Pull Campers (2001-Present)	54 Months	7.99%
Boats, Trailers, & Pull Campers (2001-Present) \$10,000 & above	60 Months	8.49%
Boats, Trailers, & Pull Campers (2001-Present) \$25,000 & above	84 Months	9.25%
Boats, Trailers, & Pull Campers (2000 & 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 (2006-Present) \$500 & above	48 Months	6.25%
New & Used Motorcycles (2006-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

**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

**ONLINE ACCOUNT ACCESS:**  
[ElectricCoopFCU.org](http://ElectricCoopFCU.org)

Become A Fan



AMERICA'S  
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.