*** CHECK OUT THESE RATES as of DECEMBER 2007 ***
**(.25% OFF ALL DIRECT DEPOSIT ACH PAID LOANS)**
**REVERTS BACK IF STOPPED.**

## - NEW VEHICLES -

Sticker Price excluding sales tax, warranty, registration

| Loan Rate | Term |
|---|---|
| 5.75% to 12.25% | 36-66 months |

(2007-2004) (66 mos. if over $10,000; 72 mos. if over $15,000; 84 mos. if over $20,000) 72 & 84 mos. 6.50% to 7.75%. This term for A & B paper only.

## - USED VEHICLES -

(2003-2000) 100% of NADA Book value

| Loan Rate | Term |
|---|---|
| 6.75% to 13.25% | 36 to 60 months |

(60 months if over $10,000)

## - MOTORCYCLES -

**New** - 95% of NADA Book Value (2007-2004)

| Loan Rate | Term |
|---|---|
| 7.00% to 13.50% | 48 months |

**Used** - 90% of NADA Book Value (2003-2000)

| Loan Rate | Term |
|---|---|
| 8.00% to 14.50% | 36 months |

## - MOBILE HOMES & DOUBLE WIDES -

(Term determined by amount and year of mobile home)

**New** - 95% of purchase price (2007-2003)

| Loan Rate | Term |
|---|---|
| 7.25% to 13.75% | 180 months |

**Used** - 90% of appraised value (2001-1992)

| Loan Rate | Term |
|---|---|
| 8.25% to 14.75% | 120 months |

## BOATS, CAMPERS, & TRAVEL TRAILERS

(Term determined by amount and year of RV)

**New** - 95% of purchase price (2007-2004)

| Loan Rate | Term |
|---|---|
| 7.00% to 13.50% | 120 months |

**Used** - 90% of Book Value (2003-1999)

| Loan Rate | Term |
|---|---|
| 8.00% to 14.50% | 84 months |

For all loan types, longer terms on an exception basis only. Maximum allowable rate, 18% APR. All loan rates are based on current score.

****RATES SUBJECT TO CHANGE WITHOUT NOTICE****

****THE RATE OFFERED IS DETERMINED BY YOUR CREDIT HISTORY****

*Check out our website for most recent rates*
**solutionscu.org**

## -- LOAN RATES CONTINUED --

### ~ PERSONAL LOANS ~

| UNSECURED LOANS | | SECURED LOANS | |
|---|---|---|---|
| $15,000.00 maximum (line of credit or term) | | $20,000.00 maximum | |
| **Loan Rate** | **Term** | **Loan Rate** | **Term** |
| 9.00% to 15.50% | 12 to 48 months | 8.00% to 14.50% | 12 to 48 mos. |

**CONSOLIDATION LOAN** - 11.50% to 17.95% up to 48 months.

**SHARE SECURED LOANS** - 4.75% Fixed Rate for 72 months.

**HOME EQUITY LOANS** - Variable Rate Loan Based on Prime plus 2%. Member pays Appraisal Fee, Mortgage Tax, Recording fees. Rate adjusted annually on April 1st.

| Loan Rate | Term |
|---|---|
| 7.50% (fixed until April 1, 2008) (open) | 180 months |

($10,000.00 minimum and $65,000 maximum loan amounts)

### ~ HOME EQUITY LOANS FIXED ~

(Short Term)

| Loan Rate | Term |
|---|---|
| 6.50% (fixed) | 72 months ($65,000.00 maximum) |
| 7.50% (fixed) | 120 months ($10,000.00 min.) |

### ~ SHARE PRODUCTS ~

| Product | APR | APY |
|---|---|---|
| Share and Club Accounts | 1.00% | 1.01% |
| (¼ % over $5,000 & ½ % over $20,000 (base shares only) | | |
| IRA Accounts ($30,000 & over +½%) | 4.00% | 4.04% |
| Money Markets ($2,500.00 minimum) | 2.50% | 2.57% |
| Certificates of Deposit ($1,000.00 minimum; $30,000 & over add ½% to current rate) | | |
| 6 month term | 4.00% | 4.04% |
| 12 month term | 4.25% | 4.29% |
| 18 month term | 4.50% | 4.54% |

****RATES SUBJECT TO CHANGE WITHOUT NOTICE****

****THE RATE OFFERED IS DETERMINED BY YOUR CREDIT HISTORY****

### ~ STAFF MEMBERS ~

Manager . . . . . Tom Wood
Operations Manager . . . . . William Bailey
Member Rep. . . . . Barbara Harris
Member Rep./Loan Processor . . . . . Lori Stickler
Finance Officer . . . . . Jennifer Antes
Member Rep. . . . . Carol Schroth
Member Rep. . . . . Sue Stanton

### ~ BOARD MEMBERS ~

President . . . . . Martin Mason
Vice President . . . . . Anthony Deguglielmo
Treasurer . . . . . Tom Wood
Director . . . . . Steven Barnstead
Director . . . . . John Polcyn
Director . . . . . Philip Kwasney
Director . . . . . Jim Maher

Volume 20 Number 4 DECEMBER 2007

# SOLUTIONS CREDIT UNION

**Providing Financial Solutions**
EVERYDAY!

907 BROADWAY, ELMIRA, NEW YORK 14904 · (607) 734-7144

## ANNUAL MEETING DATE SET

The Annual Meeting will be held on March 18, 2008 at Solutions Federal Credit Union, 907 Broadway, Elmira, NY. The meeting will start at 5:00 pm. We look forward to seeing you there! Light refreshments will be served.

The nominating committee is recommending the following directors be re-elected to the board to serve an additional three year term. Nominees are: Phil Kwasney and Tony DeGuglielmo.

Any additional nominees need to send their request and resume to: Solutions Federal Credit Union, 907 Broadway, Elmira, NY 14904 Attn: Nominating Committee. To be eligible you must be 18 years old or older and be a member in good standing . All of these additional nominees need to be received by the nominating Committee no later than the close of business on February 15, 2008. No nominations will be accepted after that date.

*We Wish Everyone A Happy And Prosperous New Year!!!*

## Having Trouble Keeping Up with Christmas Spending?

WE CAN HELP!
**SKIP-A-PAYMENT** - Pay a $25.00 fee and you can skip that 1 loan payment. Call for details.

## 1% Off Loans Winter Special

During the months of January and February Solutions Credit Union will be offering 1% Off of our already low rates for any and all loans. Winter can be rough and those heating bills don't help. Maybe we can help with a great loan rate. (Excludes home equity products and unsecured line of credit add-ons.)

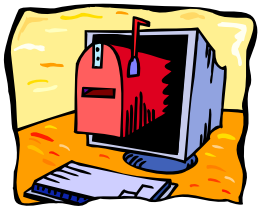
## Holiday Closings

**Closed Martin Luther King Jr. Day**
Monday, January 21, 2008
**Closed President's Day**
Monday, February 18, 2008

## ~ It's Here ~ Any Time Banking!

**Website** - solutionscu.org
**E-mail** - sfcu@stny.rr.com
**Audio Response Line** - **735-9716**
**Our Hours:**
Monday 8:30 am - 5:00 pm
Tuesday & Wednesday 8:30 am - 4:30 pm
Thursday & Friday 8:30 am - 5:30 pm

## Introducing our E-Z Pay Program



**COMING IN EARLY 2008**
EZ Pay Bill Payment is a fast and easy way to pay your bills online. Pay anyone as you normally would but, no more stamps or writing checks. You tell us who to pay, how much, and when, and we will take care of the rest. Payments can be scheduled on any business day, up to a year in advance. Plus, you can create both one time and recurring payments.

We are excited to be able to offer this service for a small fee of $3.00 per month without any minimum balance requirements. Enjoy the convenience and the time you will save paying your bills online.

## E Statements

Another new service that Solutions Credit Union is offering you is E Statements. You can now view your statement online. The statements will be available on the 1st of every month. No more waiting for the mail. No more wasting paper. Save your precious time! Call or ask a representative for details.

## President's Message

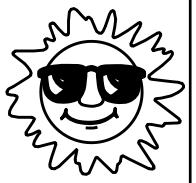
It's hard to believe, but another year has come and gone. For Solutions Credit Union it has been a very good year and we were able to help many people save money and get needed loans. We again look forward to the new year and ask God to bless and watch over our credit union. May God bless you and watch over you as well in this year to come.

## Youth Accounts

Youth Accounts are available anytime with a minimum deposit of only $5.00. What a great way to get the kids into the habit of saving!! Start one today!!

## Quiz Question

We will collect all the right answers for a drawing. The winner receives a $25.00 gift certificate to Mandell's Restaurant and two others will win an apple pie.

**Question:** What famous handicapped kid said "God Bless us all everyone"?

**For the Best Vacation Ever, Open Your Vacation Club Today!**