*** CHECK OUT THESE RATES as of SEPTEMBER 2009 ***
(.25% OFF ALL DIRECT DEPOSIT ACH PAID LOANS)
(.25% OFF WITH ACTIVE SAVING & CHECKING ACCOUNTS - MIN. 3 TRANS. MONTHLY ON EACH) REVERTS BACK IF STOPPED.

- NEW VEHICLES -

Sticker Price including warranty, registration

Loan Rate	Term
5.25% to 11.75%	36-66 months

(2010-2006) (66 mos. if over $10,000; 72 mos. if over $15,000; 84 mos. if over $20,000) 84 mos. rate is 6.50% to 7.75%. This term for A & B paper only.

- USED VEHICLES -

(2005-2002) 100% of NADA Book value

Loan Rate	Term
6.25% to 12.75%	36 to 60 months

(60 months if over $10,000)

- MOTORCYCLES -

New - 95% of NADA Book Value (2010-2006)

Loan Rate	Term
6.50% to 13.00%	48 months

Used - 90% of NADA Book Value (2005-2001)

Loan Rate	Term
7.50% to 14.00%	48 months

- MOBILE HOMES & DOUBLE WIDES -

(Term determined by amount and year of mobile home)

New - 95% of purchase price (2010-2005)

Loan Rate	Term
7.25% to 13.75%	180 months

Used - 90% of appraised value (2004-1994)

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 (2010-2006)

Loan Rate	Term
6.50% to 13.00%	120 months

Used - 90% of Book Value (2005-2001)

Loan Rate	Term
7.50% to 14.00%	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	
$10,000.00 maximum (line of credit or term)		$15,000.00 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 - Member pays Appraisal Fee, Mortgage Tax, Recording fees, Title Search, & Flood Certification.

~ HOME EQUITY LOANS FIXED ~

(Short Term) (finance 80% of appraised value)

Loan Rate	Term
5.25% (fixed)	72 months ($75,000.00 maximum)
5.50% (fixed)	144 months ($10,000.00 min.)

~ RENTAL PROPERTY LOANS ~

$49,500 maximum limit, 84 months, 70% appraised value, 9.75%. Member pays all closing costs.

~ SHARE PRODUCTS ~

Product	APR	APY
Share and Club Accounts	0.75%	0.76%
(¼ % over $5,000 & ½ % over $20,000 (base shares only)		
IRA Accounts ($30,000 & over +¼%)	1.50%	1.51%
Money Markets ($2,500.00 minimum)	1.50%	1.51%
Certificates of Deposit ($1,000.00 minimum; $30,000 & over add ¼% to current rate)		
6 month term	1.50%	1.51%
12 month term	1.50%	1.51%
18 month term	1.50%	1.51%

****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
Treasurer . . . . . Tom Wood
Director. . . . . Steven Barnstead
Director . . . . . John Polcyn
Director . . . . . Philip Kwasney
Director. . . . . Jim Maher
Director . . . . . Delores Morgan

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SOLUTIONS CREDIT UNION

Providing Financial Solutions
EVERYDAY!

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

CHIRSTMAS CLUB CHECKS

2009 Christmas Club Checks will be sent out October 19th. You will receive a check only if there was $500.00 or more in your account, otherwise it will be transferred to your savings account. New Clubs to start at the end of October - start early for next year.

All new and re-opened Christmas Clubs will be in entered in a drawing for a chance to win one $100.00 VISA gift card or one of two $50.00 VIASA gift cards.

HOLIDAY CLOSINGS

Closed Columbus Day, Monday, October 12th
Closed Veteran's Day, Wednesday, November 11th
Closed Thanksgiving Day, Thursday, November 26th
Closed the Friday after Thanksgiving, November 27th
Closing at 1:00 pm Thursday, **December 24th**
Closed Christmas Day, Friday, December 25th
Closing at 4:00 pm on Thursday, **December 31st**
Closed New Year's Day, Friday, January 1, 2010

THIS QUARTER'S CHARITIES

This quarter donations will be going to The Arctic League and The Food Bank. The credit union has been very active in involving our members with giving to charities.

Christmas Loan Special - 7.95% for 10 months

This special rate is NOT based on credit score, same for all.

Extra, Extra read all about it!
On-line Banking!

It's Here! Simple and convenient, go ahead and give it a try. Just follow these steps and you'll be on your way:

1. Go to www.solutionscu.org
2. Click on the link that says *"Online Banking"* in the left hand column.
3. When the page opens, you will need to type in your 3, 4 or 5 digit account # and your password. **If it is your 1st time using the internet banking, your password will be the last 4 digits of your social security number**.
4. If you are a joint member on an account, you must use the social security number for the primary account holder.
5. After entering the 4 digit SSN, you will be prompted to change the pin number (only for the first time use).
6. The pin number must be 4-10 characters. Passwords that cannot be used are: your SS#, account # or name.
7. Tips for choosing a password:
   a. Use a combination of numbers and letters.
   b. Never use personal info.
   c. Do not tell anyone who is not on the account the password.
   d. Change your password often.
   e. Never reuse the same password.

* Once you have entered your new password, you will be taken to the main page and can begin using the services.

* If you are a return use, once you enter your account number and password, you will be taken to the main page. From here, you can view balances, make loan payments, view account history, transfer funds between accounts, etc.

If you have any questions or problems concerning the website, please do not hesitate to call our office at (607) 734-7144.

You can also sign up for E-Statements. You will receive your monthly statements on your accounts through an e-mail. Eliminating the cost of paper and postage for the regular monthly statements that are mailed.

~ 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

Notice:

All open end lines of credit due dates have been changed to the 15th of the current month or later. This is to be in compliance with the 2009 credit card act. Although it is not completely clear if this type of loan applies to the act, we are taking precautions just in case.

Thanksgiving Day Prayer

I'd like to give thanks to what I'm thankful for,
For my family, my health, a nice soft bed
My friends, my freedom, a roof over my head
I'm thankful right now to be surrounded by those
Whose lives touch me more than they'll ever possibly know
Thankful Lord, that You've blessed me beyond measure
Thankful that in my heart lives life's greatest treasure
That You, dear Jesus, reside in that place
And I'm ever so grateful for Your unending grace
So please, heavenly Father, bless this food You've provided
And bless each and every person invited
Amen! "Scott Wesemann"

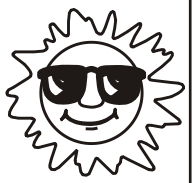
Have a great Thanksgiving and
a very Merry Christmas.
May God richly Bless you all.

Quiz Question

Congratulations to last quarters winners! Now for the 3rd Quarter 2009 Columbus Day Quiz:

Which president set aside Columbus Day as a holiday?

A. Abraham Lincoln
B. Franklin Roosevelt
C. Richard Nixon

Correct answers will be put in a drawing for one $20 VISA gift card or one of two $10 VISA gift cards.

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