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You & Your Money

A Quarterly Publication of



April is Youth Month

...and to celebrate EFCU will deposit \$5 into a new member Youth account opened during the month!

Are your kids on the right track to financial independence?

For many of today's young adults, the weakest link lies in learning the basics. Only 35% of teens know how to balance a checkbook or manage credit cards. During the past five years, a decline in overall financial knowledge is especially pronounced among 18-year-olds, and 13% fewer teens have bank accounts.

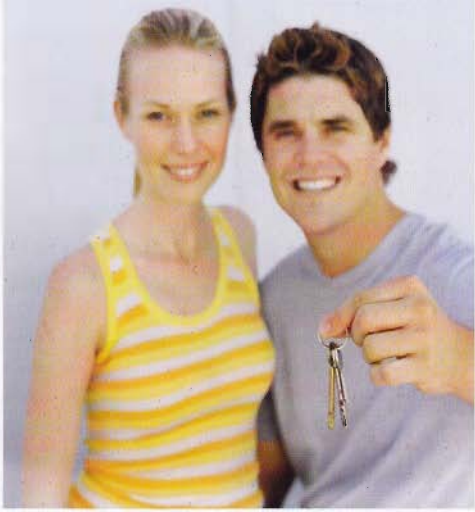
Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cellphone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it and turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Evansville Federal Credit Union a natural partner in pursuing financial security.

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ATM Access

We've just added another great reason to be a member of Evansville Federal Credit Union. Not only can you use any Alliance One Network ATM machine, but now you can access your money at any Fifth Third ATM location with no surcharge. To find ATM locations log onto www.atmallianceone.org and www.53.com/atm/branchatm

Home Loans

At Evansville Federal Credit Union, our Mortgage Specialists can make your move an easy one. Whether it's your first home or your fifteenth, we'll help you decide on the perfect financing options. With our selection of mortgage options, there's one just right for you! You can also get pre-qualified or pre-approved online. And be sure to check out our online tools, which are great resources for current and prospective homeowners. You can even apply for a mortgage online, from the convenience of your home.

Our Mortgage Specialists can help make your entire home buying process smooth and enjoyable. Give us a call at 812.424.2621, option 4 today and make your home dreams come true with EFCU!

Student Loans

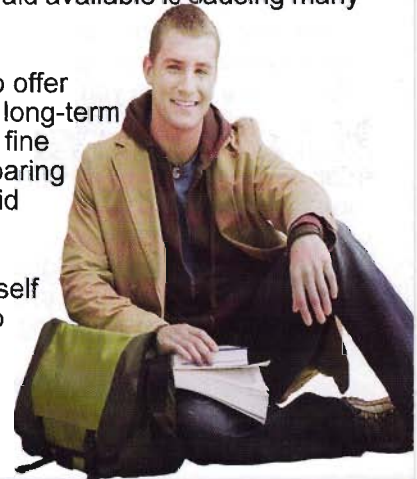
Evansville Federal Credit Union's Student Choice Private Loan Solution

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, EFCU is here to help.

Our Credit Union Student Choice private loan solution will help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost private student loans to pay for higher education.

Since EFCU is here for one reason only – to serve our members – we are able to offer more competitive student loan options and save you money. Student loans are a long-term relationship and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans. Read more about how to choose student loans and the financial aid process in general by visiting evansvillefcu.studentchoice.org.

Remember, EFCU's goal is not just to help you fund a college education for yourself or a family member, but to become your financial partner for life. Visit us online to apply or find out more about our full-range of products designed just for young adults. You can also apply for a student loan by calling our 24/7 student lending call center at 866-614-7814.



www.evansvillefcu.org



Smart Phone Home Icon

Looking for a shortcut to access your mobile banking account at Evansville Federal Credit Union?

Follow these simple steps and you can have your own EFCU home screen icon.

Log onto www.evansvillefcu.org in your iPhone's browser. Tap the arrow button at the bottom of the screen. Then tap the "Add to Home Screen" button. At this point you can name your icon, for example "EFCU". Tap the "add" button at the top right side of your screen and you are all set!

Be sure to watch for special promotions inside your EFCU e-Banking account. You could win some really great prizes and even cash, just for using some of Evansville Federal Credit Union's great e-Services.

For more information on our e-Banking accounts simply log on to our website or call 812.424.2621 option 7.

Youth Accounts

We know how important it is for our younger members to understand financial matters and the importance of saving. That's why we offer three awesome youth programs created to help our younger members become financially responsible:

CU Discover™ - Created for members 12 and younger, a CU Discover account comes with a kids page at www.evansvillefcu.org that has games, trivia, and calculators. CU Discover members ages 5-12 will get a quarterly newsletter from The Coin-dexter Club, a kids club created to take an active role in teaching kids about money. And, CU Discover members get a prize with every deposit into their account!

CU Succeed® - Teens in the CU Succeed program will get quarterly newsletters that are written for teens by teens and are full of entertaining information about money, credit, jobs, buying a car, getting into college, and much more! And there's also an interactive website with more articles, calculators, and fun old-school games.

CU Achieve - Young Adult CU Achieve members ages 18-22 have access to a very cool website - On Your Way. With a vast library of engaging and educational videos and articles about all things financial, On Your Way makes learning about the ins and outs of your finances fun and easy! And, there are monthly prize drawings just for visiting the site!

Youth Products

In addition to our youth programs, we also offer several youth products to help our younger members get started on the path to financial responsibility!

Smart Start Share Certificates – a great way to start saving, this share certificate is for members under 18 and comes with competitive rates, a low minimum opening deposit of \$50.00, and additional unlimited deposits of at least \$25.

Smart Start Checking – available for members 13-21, Smart Start Checking offers all the great features of Choice Checking, plus a free box of checks, a Visa® Debit Card, and unlimited ATM transactions. Teens under 18 will need a parent to co-sign to open a Smart Start Checking Account.

Student Visa® Credit Card – designed for members 17 and older, EFCU's Student Visa Credit card was created to give teens the tools they need to understand credit and comes with credit counseling from an EFCU loan officer.



Vacation Skip-a-pay

Summer is almost here and that means it's time for warm weather, fun and vacations of all sorts! You may have the option to skip your June or July auto or personal loan payments. Watch your mailbox for your invitation to skip your loan payment this summer.

Enjoy!



Auto Loans

One of the most important purchases you make is the family automobile. Whether you're shopping for a car to take you on that well-deserved vacation, to accommodate a growing family, or simply to replace a high-mileage clunker, the first step in the buying process is a loan from Evansville Federal Credit Union.



For more than 50 years, EFCU has helped put members behind the wheel of the vehicle that's just right for them. By arranging financing at your credit union before you even hit the showrooms, you'll have an advantage in negotiating with the dealer when you can pay "cash."

Because the credit union is a member-owned financial cooperative, our mission is to help you realize your financial dreams. Our experienced loan officers will help you figure out what kind of vehicle is best suited to your lifestyle and your budget. Your monthly auto payment will be a big part of that budget, so it's important to stick with a plan you can handle.

Applying for a credit union auto loan is fast, convenient, and secure. With auto loan rates at an all time low, check out our competitive rates and terms. You may choose our online application process, which includes a calculator for your monthly payment range, or stop in at any of our three convenient office locations.

And remember, because EFCU is a not-for-profit cooperative, people are worth more than money here. For more information about auto financing or our insurance products, call us at 812.424.2621, option 3.

Holiday Closings: 5/28 - Memorial Day; 7/4 - Independence Day