

You & Your Money

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Evansville
Federal Credit Union

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Banking on your time

When you can't come to us, let us come to you!

Online & Mobile banking make money management simple and safe. Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking. Online & mobile services allow you to safely monitor your money, move your money, and even keep more of your money by taking advantage of timely offers.

Add convenience

Many members begin learning about online banking by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, online banking allows you to go online to retrieve a current statement that lists the transaction. You can also choose to receive your statements by email instead of receiving paper statements in the mail.

Members can sign up to receive "account notifications". These short e-mail messages or automated texts provide account information such as balances or electronic deposits. You can set up these types of alerts through e-Banking.

Save time

Paying bills online is one of the biggest time-savers created by online banking. You enter account information when you sign up for the service, then return to the site to pay a bill with a simple mouse click. You also have the option of setting up automatic payments to handle recurring bills, such as insurance premiums or utility bills.

Paying bills online cuts costs by allowing you to purchase fewer paper checks, as well as eliminating the need for stamps and envelopes. Another service is online bill presentment, which allows the company sending the bill to deliver it via the bill payment service. e-Bill pay is now available on our mobile apps making it even easier to pay your bills on the go.

Explore your options

Take time to explore EFCU's site. You can apply for membership & loans, check rates and you can print off the sign-up form to start using e-Banking.

In 2012 EFCU added Mobile apps for the iPhone and Android phones as well as the iPad. In February 2013 we had an update to allow our users to pay their bills through our mobile phone apps. With e-Banking, text banking, mobile banking, mobile apps, Finaceworks and the newly introduced Purchase Rewards program EFCU has become a very mobile financial institution allowing our members complete access to their accounts and the freedom of banking with us wherever they may be!

Call us at 812.424.2621 option 7 for answers to questions you may have or if you'd like to find out more about our products.

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Auto Loans

Whether you're buying a new or pre-owned vehicle, or looking to refinance your current vehicle, Evansville Federal Credit Union offers a number of financing options and will work with you to select the one that best fits your needs and budget.

Apply for your auto loan online, at any credit union branch or over the phone. You can also visit our website to find a list of local dealerships who offer on site EFCU financing. Just tell them you're a member of Evansville Federal Credit Union and you want to finance with us - it's that easy.

Stop by any EFCU branch before you start shopping and we can pre-qualify you for an auto loan and provide free car value information. And, be sure to check out our online tools to help you in your search for your new ride. Plus, EFCU offers several ways to protect your new purchase.

Call us at 812.424.2621 option 3 to set up an appointment today!

Student Loans

Fill the funding gaps that federal aid can leave behind with a Credit Union Student Choice Loan from EFCU!

As the cost of 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 interest loans to pay for higher education. By partnering with other credit unions to form Credit Union Student Choice, we are able to offer our members lower cost financing options that will help you achieve your dream of higher education.

Credit Union Student Choice Loans were created with one goal in mind - helping you finance a higher education without all the high fees. That's why we offer zero origination fees, more flexible repayment terms and lower overall loan rates.

Visit www.evansvillefcu.studentchoice.org or call 866.614.7814 for more information, lots of helpful tips or to apply. Don't let college expenses hold you back. Get a Credit Union Student Choice Loan from EFCU today!



Home Equity Loans

Put your home to work for you! With a home equity loan or line of credit, you can use the equity in your home to borrow for home improvements, vacations, automobile purchase, to consolidate bills, or anything else you need or want.

Applying is easy! Call 812.424.2621, option 4 to talk to a loan officer about how you can put your home to work for you. With rates at their lowest levels in years, there's no better time than now!

www.evansvillefcu.org

Youth Accounts

April is Youth Month at EFCU and to celebrate we will deposit \$5 into a new member Youth account opened during the month!

By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens—being a consistent saver. Here are just a few clues to help teach kids of different ages about being a savings sleuth:

- * Have young children—preschool age—sort different types of money into piles by color and size.

- * Play grocery store or credit union. Help them use a pretend cash register.

- * At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.85 box of cereal, there may be similar brands on sale for half as much.

- * If you decide to pay your kids an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for the movie ticket, but the Milk Duds are on them.

- * As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest cell phone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items is on kids, the "latest and greatest" aren't so important.

Get your kids started right financially. Bring them in to EFCU—we have several youth programs to help you raise financially savvy kids.

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



Straight from Miranda's Kitchen

Spring is finally here! That means it's time to get out of that winter eating routine and dive into some more refreshing foods. Here is a quick and simple salad that Miranda learned how to make from her parents and says you're sure to love! Miranda Schaefer works at our Main office branch as the Operations Specialist. She has enjoyed working at EFCU since 1996 and says it feels like family.

Marinated Three-bean Salad

Drain & combine one-16 oz. can each: cut green beans, cut wax beans, and kidney beans

Add ½ cup chopped green pepper

Combine ¼ cup sugar, 2/3 cup white wine vinegar, and 1/3 cup salad oil; pour over vegetables

Add 1 tsp each salt and pepper; toss

Chill overnight

Before serving, toss to coat beans with marinade; drain

Serves 6 to 8

Vacation Skip-a-pay

Ready for that long awaited vacation? Looking forward to that summertime fun purchase? You may have the option to skip your June or July auto or personal loan payments freeing up some cash! Watch your mailbox for your invitation to skip your loan payment this summer.

Enjoy!



Meet our Newest Employee



Coleman Tramill

Coleman is the newest employee at EFCU. He joins our team as a part-time teller who will be working out of all 3 locations. Originally from Henderson, KY he now attends USI and is working towards a major in Business Administration and a minor in Marketing. He is on track to graduate this summer. He enjoys competing in different kinds of sports, especially basketball, likes listening to music and loves spending time with family and friends.

Please help us welcome Coleman to EFCU!

Choice Checking

Overwhelmed by all the options in checking accounts? Don't be! At Evansville Federal Credit Union, we've taken all the best features and rolled them into Choice Checking. With Choice Checking you get no monthly service fees, no minimum balance requirement, earn dividends on balances of \$500 or more, free e-Services, and a Visa Debit Card with access to Alliance One and Jeanie Preferred ATM networks surcharge free!

It's a simple choice. Get Choice Checking today!

Holiday Closings: 5/27 - Memorial Day; 7/4 - Independence Day