



MONEY MATTERS

Vol. 21, No. 1 January, 2010

A MONTHLY PUBLICATION FOR THE BENEFIT OF EVERGREEN CREDIT UNION MEMBERS. EDITOR: DEBBIE BRULEY

Lowest loan rates in our history and lowest loan rates in the area!

as low as

3.50%

apr* for 36 months

..... AND

as low as

3.99%

apr* up to 60 months

Free Tickets available March 1st



Winter FUN Financed Here!

- Cars ~ Trucks**
- Snowmobiles**
- Skis ~ Snowboards**
- Home Remodeling**
- A Winter Get-Away**

Whatever your cold weather plans, we can make it happen!

HELOC (Home Equity Line of Credit) as low as

3.25% apr**

Take advantage of all these unbelievable low loan rates!

Official Notice



EVERGREEN CREDIT UNION
Board of Directors Election (2)
52nd Annual Meeting
Saturday, March 27, 2010
12:30 p.m. at the credit union

Evergreen Credit Union's Board of Directors is made up of volunteers elected from among the membership, by the membership to govern the credit union. Any member interested in running for Director should submit your intentions in writing by Sunday, February 28, 2010. Please include a copy of your qualifications. Two directors will be elected to serve a three-year term. Please send to: **Evergreen Credit Union Nominations Committee**, 1500 W. American Drive, Neenah, WI 54956

*APR = Annual Percentage Rate. Only available on new fully secured loans of \$5000 or more. ECU checking account and direct deposit of your pay check into an ECU account required. 36 month maximum term on special rate. Merit based pricing in effect; your rate may vary based on your credit score. No additional rate reductions apply. All rates and specials subject to change at any time without notice.
 ** 3.25% APR is the current rate as of 12/28/09. The APR is a variable rate based on the Wall Street Journal Prime Rate that may change quarterly. APR is based on an 80% or less loan to value on your primary residence. Maximum APR is 12.00%. Minimum APR is 3.25%. Proof of property insurance is required prior to or at closing. Closing costs range from \$84-\$94. An appraisal may be required with an additional cost of \$335. Minimum monthly payments of \$50 or 1% of the outstanding balance, whichever is greater, are required. Consult your tax advisor about your specific tax situation. See a loan officer for more details.

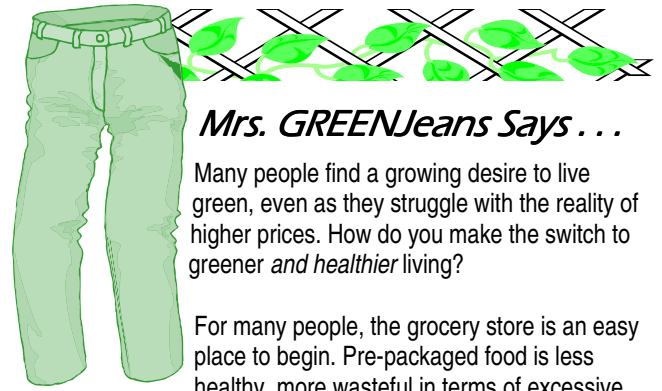
Lending Corner by Mike

A new year brings an amazing money saving offer from Evergreen Credit Union. I am excited to announce **the lowest loan rates in Evergreen Credit Union's history and the lowest loan rates in the area!**

Our current loan special is a fixed rate of 3.50% APR* for up to 36 months on secured loans. Do you need longer than 36 months to pay? We have fixed rate vehicle loans as low as 3.99% APR* with up to 60 months to pay! Those rates are great, but would you like to pay even less interest and potentially be able to write the interest off on your taxes? We have home equity lines of credit (HELOCs) with rates as low as 3.25% APR**.

Like I said, these are the lowest loan rates out there! If you have loans at other financial institutions, then you have loans with higher interest rates. Don't miss this opportunity to save big in 2010 and beyond!

Call us today to start saving more of your hard earned money.



Mrs. GREENJeans Says . . .

Many people find a growing desire to live green, even as they struggle with the reality of higher prices. How do you make the switch to greener *and* healthier living?

For many people, the grocery store is an easy place to begin. Pre-packaged food is less healthy, more wasteful in terms of excessive packaging, and more costly than fresh food. A fresh lean chicken breast, a bag of fresh romaine lettuce, some rice and a bunch of broccoli is not only healthier, it goes a lot farther than spending the same amount of money on frozen food or restaurant food.

Try this green living experiment for one week and see how you fare: Shop only around the periphery of the grocery store where the fresh food is located. Don't buy ANY canned food, frozen food or pre-packaged meal-in-a-box type dinners. If you are pressed for time, cook meals ahead of time and refrigerate them for the next day. At the end of the week evaluate how you did with your shopping and eating habits. Chances are you created less plastic and cardboard garbage, ate healthier and saved a bit of money in the process.

Platinum MasterCard Member Benefits



- Low Fixed Rate
- No Annual Fee+
- Transfer Balances from high rate cards
- Save Time and Money
- Make Payments right here or online using EZCardInfo.com
- No Hidden Fees/Charges
- No Charge for Cash Advances
- Hometown, Personalized service
- Enjoy the convenience and safety

+ Annual percentage rate is 11.90%. No annual fee charged when direct deposit is established with Evergreen Credit Union. Minimum monthly payments of \$20.00 or 3% of the outstanding balance, whichever is greater is required. See a loan officer for more details.

In keeping with our plan to 'brand' accounts as exclusively Evergreen Credit Union . . .

On February 1st, Vacation Club accounts will be re-titled **ADVENTURE SAVINGS!**

Same great member benefits and now matching an adventuresome spirit. Reward yourself *and* your family with an exciting, carefree journey—you've earned it! Open your **ADVENTURE SAVINGS** today.



We welcome new Members! ECU membership is open to everyone who lives or works in Outagamie, Waupaca, Waushara or Winnebago Counties.

Please encourage your family, friends, neighbors and co-workers to join **in person** or use the secure **online** membership application.

Your encouragement will be rewarded!

Office Hours

	<u>LOBBY</u>	<u>DRIVE-THRU LANES</u>
M-W	8:30 a.m. – 5:00 p.m.	7:30 a.m. – 6:00 p.m.
Thursday	8:30 a.m. – 6:00 p.m.	6:30 a.m. – 6:00 p.m.
Friday	8:30 a.m. – 6:00 p.m.	7:30 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 noon	8:00 a.m. – 12:00 noon



24/7 access with **ItsMe247** (with free Pay My Bills), **PAT** (800-860-5704, and our *drive-thru* **ATM**).



Helping People Succeed

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