

MONEY WATERS

MANAGER'S MESSAGE WINTER 2004

Join us as we celebrate **our 25th Anniversary** in 2004. We are giving the credit union a new attitude as well as a new look. Keep your eyes peeled for our new anniversary logo. We have a very busy and exciting year scheduled and would like to share with you some of the highlights.

In January, we will be launching **Bill Pay Online**, another new feature of our home banking software. We know you've been waiting for this and now it's here! In our Fall message, we introduced you to Academic FCU Online which allows members to view their account history, make transfers between subaccounts, and download transaction history. Now we can also pay bills on line! Sign up and receive the first three months FREE. After that time a small fee of \$7 per month will be assessed for bill payment. If you haven't already signed up, don't delay. You may download our application from our website, www.AcademicFCU.org. AcademicFCU Online is available anytime, from anywhere!

We also are launching our **New Car Promotion** in January. See our enclosed letter about our Members Only special pricing for new car purchases. Remember, our low low interest rates on New Car Loans. We can offer you variable rates at prime + .50% and Fixed rates of 1% over the variable rate for up to six years. **Drive into the New Year in your brand new automobile!**

Watch for our local campus visits throughout the spring and fall seasons. Come and speak with us first hand about all the new offerings and how to sign up for them. Open a VISA account with the credit union and watch for our Spring **Visa Balance Transfer** promotion. Starting in March, each member who transfers at least a \$1000 balance to our Visa credit card will receive a 25% discount off their annual rate for one year. Plus you'll be automatically entered into our **Anniversary Drawing** for a prize!

These are just a few of the wonderful promotions we will be offering in celebration of our 25th Anniversary. As the year draws to an end, we would like to thank you for your commitment and support to Academic Federal Credit Union.

Wishing all our members a Joyous Holiday Season and a Peaceful New Year!

Ina C. Fitch
Manager

NEW CREDIT UNION EMPLOYEE

Join us in welcoming our new Loan Processor, Erika Parker. Erika recently graduated from IONA College and comes to us highly recommended. Some of you have already had the pleasure of speaking with her about your loan applications. Please feel free to call Erika to discuss any questions you may have and of course, to submit your loan application requests.

LOGO CONTEST WINNER!!!

CONGRATULATIONS TO
AMY FULLER THE WINNER OF
THE ACADEMIC FEDERAL CREDIT
UNION LOGO CONTEST-
Look for our new logo in 2004!

Have You Visited Our Website Lately? www.AcademicFCU.org

Did you know that Academic FCU offers all the New York State Quarter Issues for sale along with a collectors box? Visit our Coin Sales Section and introduce someone you love to the wonderful hobby of coin collecting. Both the coins and the commemorative piece make terrific gifts.

Now you can link to AcademicFCU Online. Sign up for home banking and bill pay online.

Have you looked at our **Scorecard Rewards**? **Visa Classic and Gold** cardholders can click into the **scorecard rewards** website and choose from a host of gifts and travel rewards.

Did you know that your Visa credit card is now equipped with Verified by Visa password protection and it's FREE. Register your card now and it will protect you at every participating online store.

Have you been wanting to change your Visa Credit Card Pin Number? Just call 1-866-297-3408 and you can select your own personal Visa credit card pin number.