

'TIS THE SEASON FOR GIVING

Buyer's Edge, a consumers' buying service that guarantees the lowest price on many high-ticket items, is running a "Holiday Specials" sale. Featured merchandise includes appliances, fine jewelry, furniture, exercise equipment and luggage. Access them through our Web-site at www.AcademicFCU.org by clicking on "Products and Services," then at the bottom "Additional Services," then "Buyer's Edge Info" to obtain the Academic FCU group number and password, and then on the link to their Web-site. Check out the special deals available to our members for gift-giving or needs that might arise.

NEW EMPLOYMENT POSTS

Many of you have had the pleasure of speaking with Wendy Garcia, in her new capacity of Loan Processor. Congratulations on your promotion, Wendy! In addition, please join us in welcoming new employees April Burka (Accounting/Operations Associate), and Susan Hoover (Marketing, and the writer of this newsletter). We wish them luck in their new work and former employees David Crittenden and Neel Natesan well in their new endeavors.

RATEWATCH

SAVINGS AND CHECKING

ACCOUNT TYPE	APR*	APY*
Shares	1.75%	1.76%
Club/IRA share Accounts	1.75	1.76

IRA CD RATES

TERMS	APR*	APY*
12 months	2.00%	2.02%
36 months	2.25	2.27
60 months	2.50	2.52

SHORT-TERM CD RATES

TERMS	APR*	APY*
1-year	2.00%	2.02%

CURRENT LOAN RATES

Share Secured Loans	APR*
Fully Secured	.3% above savings rate
Partially Secured	.5% above savings rate
Debt Consolidation	12.0%
Home Equity Lines-of-Credit	At prime
Line-of-Credit	13.0%
Signature	12.4%
VISA Classic	12.4%
VISA Gold	9.4%
VISA Platinum	7.9%

NEW RATES FOR CAR LOANS

New and Used Vehicles and Lease Buy-outs:
up to 110% of the purchase price

TERM	VARIABLE RATE	FIXED RATE
1-6 Years	prime + .50	1% over variable rate

*APR=Annual Percentage Rate. *APY=Annual Percentage Yield.



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NEW WHEELS FOR A NEW YEAR

Academic FCU has joined with some of Westchester's premiere car dealers to offer you great car prices combined with our wonderfully low loan rates through our Jan-Feb Car Sale. See the enclosed flyer for the exciting Members Only pricing!