




MERIDEN SCHOOLS Federal Credit Union

DECEMBER • 2007

The Gift that Keeps on Giving ...

This holiday, give a gift with a future! Long after the high-tech toy is broken or the expensive coat is out of style the one gift that will have meaning and keep giving to its recipient is a financial product from your Credit Union. What a great gift giving idea. Open a savings account or CD for a child or buy US savings bonds...we have it all and we would like to help you make dreams come true. Call Krissy at 203.237.6424, Extension 16.

Tips for Keeping the Holidays Healthy

Safe handling of meat should be a given, yet more than 50% of people defrost meat at room temperature where it can develop bacteria. And only a third always use a separate cutting board for meat. Always defrost meat in the fridge. **Always scrub cutting boards with hot water (bleach if you have it) or put them in the dish washer.**

Wash your hands before and after handling food. Soap-up your hands and wash for at least 30 seconds. Also, keep the faucet handles and the sink itself clean.

Plan to cook the stuffing outside of the bird. Stuffing inside the bird rarely reaches 165 degrees and is therefore, a bacteria breeding ground. **Remember to wash veggies before you cut them,** it seems that a knife can pick up bacteria and transfer it.

Remember to wash the meat thermometer after the first time you insert it into the turkey. A thermometer can transfer bacteria from uncooked meat.

Put the leftovers in the fridge! After two hours of sitting on the kitchen counter, bacteria in food can multiply at an exponential rate. Tomorrow's lunch could become sickening.

Last but not least, **microwave a non soapy wet sponge for 2 minutes before using it to clean surfaces.** I use an antibacterial spray on my sponges when cleaning the counter and sink areas. **Healthy holiday to you.**

Teachers & Parents Take Notice

Did you know that we are giving high quality book/gym bags to Platt and Maloney students who open a \$25.00 savings account with us? Accounts may be opened at the Maloney branch or at our main office at 285 Broad St., Meriden, CT. Have a dream and save for it!

**New Website Under Construction.
BE ON THE LOOKOUT.**



*Greetings from the
Credit Union!*

*Wishing All of Our Valued
Members a Very Happy
Holiday and Peace and
Prosperity in the New Year!*

**Holiday Loan
Special: 5.99%**

12 Month Term
\$1000.00 maximum



Expires Jan.1, 2008

3.99% Fast Lane for Debt Reduction!

Are you carrying a balance on your credit card(s) that just seems to never go away? Today, is the day! We are offering 3.99% on Cash Advances and Balance Transfers from your high cost existing credit cards. If you do not already have a CREDIT UNION VISA card, come in and discuss our special offer with Renee. Call 203.237.6424, Ext. 15. This is just another way your hometown credit union cares about you and your money.

SAVINGS RATES

PRODUCT	RATE	YIELD
Regular Savings:	1.05%	1.06%
Money Market:		
Balance 2,500 to 9,999.99	2.00%	2.02%
Balance 10,000 to 24,999.99	2.50%	2.53%
Balance 25,000 and over	4.25%	4.33%
IRA Accumulator:	3.00%	3.04%
Certificates of Deposits / IRA Certificates of Deposit		
6 Months	4.65%	4.75%
12 Months	4.85%	4.96%
18 Months	4.50%	4.60%
24 Months	4.50%	4.60%
30 Months	4.50%	4.60%
36 Months	4.75%	4.86%
48 Months	4.75%	4.86%
60 Months	5.00%	5.12%

As of December 2007
*All rates subject to change without notice

Check out our Savings & Loan Rates!

LOAN RATES

LOAN RATES	TERM	RATE As Low As*
Personal Loans:	12 Months	5.99%
	<i>Holiday Special \$1,000 Maximum</i>	
	2 Years	8.99%
	5 Years	10.99%
Car Loans:	3 Years	5.85%
	4-5 Years	5.99%
	72 Months	6.99%
First Mortgages:	15 Years	6.25%
	30 Years	6.375%
Second Mortgages:	5 Years	5.99%
	10 Years	6.50%
	15 Years	6.95%
Home Equity Line of Credit:	10 Year Draw	6.25%
<i>Special until 1/1/08</i>		
Recreational Vehicle (Boat, ATV etc.):		6.99%

As of December 2007
*Rates may vary based upon your credit history.
*All rates subject to change without notice.

What is Fast, Easy and Always Accurate? On-Line Bill Pay!

Save yourself the stress of handwriting checks, obtaining postage and worrying about timely arrivals. Sign-up for Web Bill Pay and pay your bills online. The cost is only \$5.95 per month for 15 bill payments. Additional payments are \$.40 each. Isn't it worth the peace of mind to know that with the push of a button you can instantly pay your bills on time (protecting your good credit score) 24/7 and be provided with a payment record? Call us and ask for Bob or Krissey @ 203.237.6424 and they will show you how easy it is. **Your Hometown Credit Union wants to make life easier for you!**

Toys For Children

- Make sure toys and other gifts are suitable for the age of your child - often marked on the toy - and safe.
- Check the toys before you wrap them to make sure all the parts are there and that there are the batteries you need.
- If there are lots of new toys, try to gather up the ones that don't seem to be an immediate success and put them away for later. This makes Christmas last, and avoids breakages and disappointment.
- Put any toys with small parts or dangerous bits out of reach of young children.
- For lasting value think of the play value of the toy - what can the children do with it, as well as how it looks.
- Pets can be a great joy, but they have to be cared for. If you are not sure you can manage a pet, don't buy one. With very small children, pets can cause problems as young children don't understand how to handle them.
- Teach children to enjoy the reading of their cards, and to thank the giver - not just tear open packages and look for more.
- Remember that the best present you can give children is your time. Children, especially young children, do not need or want a lot of expensive presents, but they do want time with you.

Holiday Fun Facts

What does the word Christmas mean?

The word comes from an old English word that means "Christ's Mass". The holiday commemorates the birth of Christ.

What does the "X" stand for in Xmas?

The abbreviation for Christmas originated with the Greeks. X is the first letter of the Greek word for Christ, Xristos.

Who popularized Santa Claus?

Between 1863 and 1886, the magazine Harper's Weekly ran a series of engravings by the famed political cartoonist Thomas Nast that included pictures of the jolly old Santa we know today.

Who is the poinsettia named after?

This plant was named after Joel Poinsett, a U.S. ambassador to Mexico, who introduced it to the United States from Mexico in 1829

Who wrote "Twas the Night Before Christmas"?

Clement Clarke Moore, an American scholar, supposedly composed for his children on Christmas 1822.

Who were the Magi ?

In the Christian tradition, the Magi were three kings from the East bearing gifts of gold, frankincense and myrrh, who followed the star of Bethlehem to pay homage to the baby Jesus

Where is the North Pole?

Home to Santa Claus and his elves, is in the Arctic Ocean about 450 miles from Greenland.

Try a little Spirituality for the Holidays!

Modern science has validated what spiritual traditions have been taught for centuries. Living with a sense of loving connectedness and purpose is healing and helps us stay healthy, and if we do become ill, to recover more quickly from both emotional and physical ills.

The art of living mindfully or spiritually involves waking up from habitual patterns that diminish, to a life that is vibrant, meaningful and truly alive. It helps us to grow and it is the basis of all change. Developing a spiritual side helps us to navigate our days with a greater acceptance, clarity, and with a minimum of struggle, resolving differences compassionately in business, family and personal relationships. Accept what the day brings with gratitude instead of wishing things were different.

Research at the University of Kentucky showed that people who embraced a spirit filled life of expressing positive emotions live 10 years longer than people who looked at life as meaningless. Let's all resolve to create the life we really want...today. In the words of Henry David Thoreau, "Only that day dawns to which we are awake".

Why do we deck the halls with boughs of holly?

In the Middle Ages, the Christian church forbade the hanging of mistletoe because of its pagan origins, and suggested that holly be a substitute. The sharp leaves symbolize Christ's crown of thorns, and the red berries signify drops of blood.

Why do we decorate Christmas trees?

Decorating Christmas trees is an age-old German tradition in which people hung trees known as paradise trees with religious symbols.

What is Hanukkah?

Traditional Jewish holiday which reminds us of the miracle in Jerusalem where the menorah burned enough oil for eight days while the temple was purified and rededicated to God.