



MERIDEN SCHOOLS Federal Credit Union

JUNE • 2007

Newsletter Reminder: 1 of 12 ATMs in America is an Allpoint Surcharge-Free ATM

Did you know that **Allpoint** has 32,000 ATMs nationwide? That's twice as many as the largest bank owned ATM network in the country. **Allpoint** provides you with greater access and convenience at places most important to you... near home, work and play. **Allpoint** saves you an extra step when you are running your errands. They are located at all Target, CVS, Rite Aid, Costco, Walgreens, ExxonMobil, and Chevron locations to name



a few, and best of all they are **surcharge free**. Just think of the savings! The average consumer uses the ATM seven (7) times a month. If that consumer pays an average of \$1.50 per withdrawal, he/she would be paying \$125.00 a year in surcharges alone. Remember, the card you presently have works in **Allpoint** machines now. You do not have to sign up or pay for the service, it is provided for you; **free**.

Unlock the Equity in Your Home

Thinking about making some home improvements, purchasing a car, consolidating debt, paying school tuition or taking a dream vacation? Your home's equity is the best way to make your dreams come true. With a Home Equity Loan or Line of Credit the possibilities become endless.

When it comes time to finance, think of **Meriden Schools Federal Credit Union** first. Our expert staff is here to serve you and provide great rates. If the improvement loan is secured by your home, the interest you pay (consult your tax advisor) is tax deductible. Call or stop by the credit union today to discuss your needs and how we can help. Call us at 203-237-6424 and ask for Renee.

Phishing: What is it?

"Phishing" is a high-tech internet scam using e-mails (spam) or pop-up messages trying to trick you into giving out your financial and personal information. The "phisher" pretends to be a legitimate financial institution or credit card company. The e-mail usually says that you need to "update" or "validate" your account information. The message usually directs you to follow a link to a Web site that looks like a legitimate financial organization— but it isn't. It is a spoof Web site and the phishers want to trick you into divulging your personal information so that they can steal your identity and conduct fraudulent transactions using your information.

Please note that **Meriden Schools Federal Credit Union** will NEVER ask you by way of e-mail for any confidential or financial information. If you ever receive an e-mail from the credit union that appears to be suspicious, please contact us immediately. For more info with regard to being safe online visit our website at MeridenSchoolsFCU.com.

SAVINGS RATES		
PRODUCT	RATE YIELD	
Regular Savings:	1.25%	1.26%
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	4.50%	4.56%
IRA Accumulator:	3.00%	3.04%
Certificates of Deposits / IRA Certificates of Deposit		
6 Months	4.75%	4.86%
12 Months	5.00%	5.12%
18 Months	4.50%	4.60%
24 Months	4.50%	4.60%
30 Months	4.75%	4.86%
36 Months	4.75%	4.86%
48 Months	4.75%	4.86%
60 Months	5.00%	5.12%

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

Check
out our
Savings
& Loan
Rates!

LOAN RATES		
LOAN RATES	TERM	RATE <small>As Low as*</small>
Personal Loans	2 Years	8.99%
	5 Years	10.99%
Car Loans	3 Years	5.75%
<i>New or Used</i>	4-5 Years	5.99%
	72 Months	6.99%
First Mortgages	15 Years	6.35%
	25 Years	6.50%
Second Mortgages	5 Years	5.99%
	10 Years	6.50%
	15 Years	6.95%
Home Equity Line of Credit	Ten Year Draw	7.00%
	Prime Minus	1.25%
<i>Special until 7/1/07</i>		
Recreational Vehicle (Boat, ATV etc)		6.99%

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

Do you like the photograph on our newsletter

It is the creative work of our local, highly acclaimed Peter Wnek (www.peterwnek.com) a commercial and portrait photographer. Peter's photographs reflect the natural and historic architectural world in Meriden, Connecticut. Recently, we commissioned him to decorate our executive offices with many of his images of Meriden's landscapes and landmarks. We hope that the next time you are visiting us at the credit union you will take a moment to view his remarkable works and gain the appreciation for the beauty of our hometown.

It's Only Water.....

Water can no longer be taken for granted. As the world population increases, the demand for drinking becomes critical. In order to survive and hopefully pass this great earth to another generation, we must practice water conservation now.

The average household of four in the U.S. uses about 400 gallons of water per day and this figure is rapidly increasing! The big problem is not the volume of water available, but the purity of water... is it fit to drink? As aquifer and groundwater reservoir levels drop, pollutant concentrations go up, so toxins pose even greater threats to our health and the food chain. Thus, good sources of drinking water will become scarce.

By making a few lifestyle changes we can save an estimated 3 trillion gallons of water a year! Start today, by putting into effect some of these water wisdom steps.

- Fix all leaking water sources: toilets, faucets, etc. Potential annual savings: 104,000 gal.
- Wash your car at a car wash Potential annual savings: 1,800 gal.
- Turn OFF faucet while brushing your teeth Potential annual savings: 8,540 gal.
- Do only FULL loads of laundry Potential annual savings: 6,450 gal.
- Replace your pre 1992 shower head with a low flow model. Potential annual savings: 45,990 gal.

Finally, most of us run a dehumidifier in our basements to reduce moisture. It would be a waste of water to just pour it down the drain. Instead, when the bin is full just pour it into the washing machine to reduce the amount of water required to do a wash. Additionally, this water source is great for your plants and works really well in your steam iron.

Where Your Water Goes

Water use varies by region, but wherever you live, a whole lot goes down the drain. For an average American, here's how most of it flows:

- Toilet 19 gallons/day
- Shower 12 gallons/day
- Faucets 11 gallons/day
- Leaks 10 gallons/day
- Garbage Disposal 4-6 gallons/day
- Bath 70 gallons/tub
- Washing Machine 45-55 gallons/load
- Dishwasher 5-15 gallons/load

Consider Nurturing Yourself

As women we tend to focus our lives on caring for others, sometimes it never stops. First we care for our children, then in later life we become caregivers to our parents. Taking care of our mental and physical well-being is essential to maintaining our health, living longer, remaining active and above all adding quality to our lives.

Today, we are increasingly asked to take on more roles, businesswoman, wife, single parent and the list goes on often times causing us to be stressed to almost death. Our lives lack balance which is important to achieving joy. Without joy, our lives become meaningless. Instead of life being a journey, it becomes a death march.

What we as women must learn is to give ourselves the TLC that we give to others. We must allow ourselves to be nurtured; seek out adventure; make time to be reflective; be passionate about a hobby, even give ourselves permission to spend our money without guilt.

I was recently inspired by Peter J. Palmer's book, Let Your Life Speak: Listening for the Voice of Vocation: "Self-care is never a selfish act. Anytime we can listen to our true self and give it the care it requires, we do so not only for ourselves but for the many others whose lives we touch."

Start today by being your own best caregiver:

- Spending **5 minutes** with your eyes closed and take the time to dream.
- Take an extra **half-hour** to practice your Latin dance steps, or Tai Chi.
- **With an afternoon**, go fly fishing, tour a historic home or enjoy a matinee.
- **When you have a weekend**, go to a health spa, hang-out with your girlfriends, enjoy a mini vacation at an expensive resort and leave your cell phone behind!

WATER FACTS : Did You Know?

- Only 3% of the 341 billion gallons of water that Americans draw from the tap on a daily basis is used for drinking.
- A gallon of tap water costs less than 1 cent.
- It takes approximately 1,400 gallons of water to produce a burger, fries, and soft drink. It takes 3 gallons to produce a tomato.
- More than 70% of all available fresh water is used for agriculture.
- It takes about 40,000 gallons of water to manufacture a new car and its four tires.
- A dairy cow needs to drink 45 gallons of water a day to produce 12 gallons of milk.
- In the United States, we each use an average of 101 gallons of water a day.

Office Talk..

We are so proud of **Krissy Beliveau**, Operations Coordinator, that we have to share her recent success with everyone. Krissy was awarded a professional certificate as an Accounting Assistant from Middlesex Community College. This certificate represents the completion of 9 college courses and many hours of hard work.

In May 2007, **Regina B. Stinson**, joined us as Director of Community Relations. She comes to us with many years of experience in marketing and customer service. One of her many responsibilities will be to expand our membership to businesses in the community. Should you know of a business large or small that would enjoy membership in our credit union please call Regina at 203-237-6424, Ext. 35.

Carol Greene has been giving our members such great service over the years we have now named her *The Customer Care Lady*. Carol goes beyond customer service and provides exquisite financial care to all our valued members. Please feel free to call Carol for all your credit union questions. Carol can be reached at Ext. 17.

Nathalie Colle, our high school intern graduated from Maloney High school on May 18, 2007. She will be matriculating at Bryant University, Smithfield, Rhode Island and majoring in International Business. Nathalie has been a tremendous asset to the credit union as she exhibits a strong work ethic and a genuine caring for our members. Best of luck to her!