

## Finance or Refinance Your Auto Loan At LSR FCU And Save!



**Are you planning to buy a new vehicle** to improve your fuel economy? Would you like to refinance your existing loan with the other guys to lower your payment? If so, LSR FCU has great news!

We have rates as low as:

# 2.49%

Annual Percentage Rate\*

\* Rates as low as 2.49% APR on remainder of 36 months or less term loan with another financial institution. Rates and terms dependent on creditworthiness. Other restrictions may apply. See us for details. Offer ends 3-31-12.

### IMPORTANT DATE:

#### 35TH ANNUAL MEETING AND BREAKFAST

At The Farmer's Museum,  
Louis C. Jones Center  
Saturday, March 24, 10-12  
Followed by FRED DAVIES • 12-2,  
Living Trust Seminar • Free

### "I Need A Vacation" Loan Special!



**Looking to find the snow** or some sunshine this winter? Then slide on down to Leatherstocking Region FCU for a 12 month "I need a vacation" loan! With rates as low as 4.99% Annual Percentage Rate\*, our winter vacation loans will not be around for long. \*Maximum \$3,000 for 12 months, rates as low as 4.99% APR. Loans are subject to credit approval. Rates and payments may vary, based on creditworthiness. No other discounts apply. Other restrictions may apply. Offer ends 3-31-12, and excludes all loans already financed at LSR FCU. See us for details.

### LSR FCU Staff Members

Mary T. Clarke . . . . .President/CEO\*  
Joyce Weir . . . . .Vice President\*  
Linda Oldick . . . . .Accounting Manager\*  
James Richardson . . . . .Accounting Specialist  
Carla Eckler . . . . .Accounting Assistant  
Rob White . . . . .Underwriter/Collector  
MLO#803701  
Anoel Kelly . . . . .Financial Service Manager\*  
MLO#803606  
Meghan Bouton . . . . .Electronic Services Specialist  
Debbie Ritton . . . . .Financial Service Rep.  
MLO#803667  
Cindy Dresser . . . . .Lead Member Service Rep.  
AmyBeth Decker Asst. Lead Member Service Rep.  
Chris Spencer . . . . .Member Service Rep.  
Jessica Conte . . . . .Member Service Rep.  
\*Management Team

## Save On Mortgage & Home Equity Products!

15-Year Fixed Mortgage As Low As 3.45% Annual Percentage Rate\*

**Buying a home** can be exciting on one hand, and complex on the other. LSR FCU would like to make the experience as enjoyable and exciting as possible, with low stress and payments as low as possible. To help expedite the process, call and ask for one of our qualified mortgage originators for an appointment. When it comes to residential real estate in Otsego County, LSR FCU does it all with a smile and personal service you can count on.

\*3.45% APR as of Jan. 31, 2012. Loan rates vary and are subject to credit approval. See us for complete details.

### Home Equity Products

**Variable Rate Home Equity** rates as low as **3.25%** Annual Percentage Rate.

**Fixed Rate Home Equity** rates as low as **6.50%** APR.

\*Loans are subject to credit approval and loan rates are subject to change without notice. Other restrictions may apply. See us for details.

### Home Equity Line of Credit, Home Equity Loan • We Pay Closing Costs!\*

Draw at least \$5,000 and LSR FCU will pay closing costs. Member is responsible for paying the mortgage recording tax. Offer expires 3-30-12.

\*Reimbursement of Credit Union cost is required if the loan is paid off and discharged within the first 24 months. See us for details.

### Home Equity & Home Equity Line of Credit Member Refinance

Current members can refinance at the new lower rate for a fee of \$500 if we are modifying paperwork and requiring new appraisal. If LSR FCU just needs to modify the loan, the refinance charge is \$175. See us for details.

SCAN WITH YOUR MOBILE DEVICE TO ACCESS OUR WEBSITE.



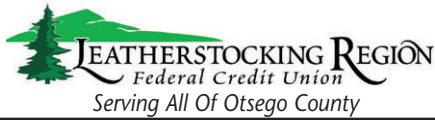
**HOLIDAY CLOSING:**  
**PRESIDENTS' DAY**  
**Monday, February 20, 2012**

**Spring Ahead!**  
**Daylight Savings Time Begins Sunday, March 11**



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.





## High School Seniors: Apply For LSR FCU's Scholarship Program Application Deadline: March 23

Leatherstocking Region Federal Credit Union is presenting college-bound high school seniors with the opportunity to compete for one of five scholarships. The Credit Union's philosophy is based on people helping people, and we would like to support our young members who value participation and service to their community and school. The scholarship is based on well-roundedness and community, and/or school involvement.

**Step 1:** Stop in to request an application form. If the student is not a member of LSR FCU, request a membership packet.

**Step 2:** Complete the application form, write a brief essay, attach teacher recommendation and high school transcripts, along with the signature of the student's parent or guardian.

**Step 3:** Return the completed form to our office no later than March 23, 2012.

There is no fee for submitting the application, but those students applying MUST be members of LSR FCU, be college-bound high school seniors at the time of application to either a two- or four-year accredited educational institution, and attending college for the first time in the Fall of 2012.

Applications will be judged against others, and the winners will be announced in May. For more information contact Joyce Weir at [jweir@lsrfcu.org](mailto:jweir@lsrfcu.org) or call 547-5700, ext. 102. If you wish to print an application, find it under the Quick Link for Scholarship Application at [www.lsrfcu.org](http://www.lsrfcu.org).

### APPLY FOR YOUR NEXT LOAN AT



### & SAVE MONEY with a Debit Card & Payroll Deduction!

- .25% Annual Percentage Rate discount when you have a LSR FCU MasterCard Debit Card, plus...
- .25% Annual Percentage Rate additional discount when you have Payroll Deduction.

\*Loans are subject to credit approval and loan rates are subject to change. Discounts apply to all new & used auto loans, secured loans, and general loans only.

# Loan Addendum & Rate Schedule

This Addendum is incorporated into, and becomes part of, your LoanLiner Credit Agreement. Effective 1-31-12.

SUBACCOUNT DESCRIPTION	APPROXIMATE TERM	ANNUAL PERCENTAGE RATE
Autos, Boats, Motorcycles, etc.	24 months (A - E members)	2.49% - 15.00%
	36 months (A - E members)	2.49% - 15.50%
	48 months (A - E members)	2.99% - 15.50%
	60 months (A - D members)	3.49% - 15.25%
	72 months (A - B members)** **20k and 2008 model year or newer	3.99% - 5.49%
General Loans D&E paper limited to 48 mo. term	60 months	9.95% - 18.00%
Education/Computer Loans D&E paper limited to 48 mo. term	60 months	7.95% - 16.00%
HE Loan up to 70% LTV	120 months (A - D members)	6.50% - 10.25%
Variable rate HE Loan up to 70% LTV	180 months (A - C members)	3.25% - 4.75%
Share Draft Credit Line		13.25%
VISA Platinum		9.90% - 18.00%

**\*LOAN SPECIALS MAY APPLY.** Please call 607-547-5700 to verify rates.

Share and Certificate Secured Loans will be granted at 3% over the share/certificate rate.

Loan Skip-a-Pay Fee per Loan: \$25.00. Pending approval. Member may skip up to 3 times per loan.

Loan Late Fees: If your loan is more than 15 days late you will be charged a fee of \$25.00.

VISA Credit Card Late Payment Fee: \$25.00.

VISA Return Check Fee: \$25.00.

Collection Costs: For borrowers in NY: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes, but is not limited to, reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals, or postjudgment proceedings.

Please Take Notice: The Credit Union has the right to change the interest rate on your vehicle or RV loan to a signature rate when you do not comply with your promise to provide information so the Credit Union can file lien interest. Please refer to Credit/Security Agreement and Insurance Certificate (#12 and #20).

Loan Rate Discounts: You can obtain a .25% reduction on the interest rate of an approved loan when you have your loan payments made by Payroll Deduction. Save an additional .25% on an approved loan when you have a LSR FCU Debit Card. Does not include mortgage, 90-day rate, HELOC, HE Loan, Share Draft Credit Line, or VISA.

## Share & Share Certificate Rates\* • Effective 1-31-12

### SHARE DRAFT

No balance requirement.

### SHARE SAVINGS

.03% Annual Percentage Rate\* (APR)

Minimum balance required: \$5.00. Average daily balance required to earn dividends: \$500.00

### MONEY MARKET ACCOUNT & TIERED RATES

\$ 2,500 - \$19,999.99 0.03% APR

\$20,000 - \$74,999.99 0.03% APR

\$75,000 and over 0.03% APR

Ask for details.

### SMART START CERTIFICATE AND ROTH SMART START CERTIFICATE

Preferred Rate 1.35% APR

Ask for details.

### PREFERRED SAVINGS

\$10,000 - \$24,999.99 0.03% APR

\$25,000 and over 0.15% APR

Ask for details.

### SHARE CERTIFICATES\*\*

**TERM \$1,000 & over**

6 - 11 mo. 0.20% APR

12 - 23 mo. 0.40% APR

24 - 35 mo. 0.75% APR

36 - 47 mo. 1.05% APR

48 - 59 mo. 1.25% APR

60 mo. 1.50% APR

\*\*\$1,000 min. deposit.

**IRA SHARES** .03% APR

Minimum balance required: \$5.00. Average daily balance required to earn dividends: \$500.00. Up to \$6,000.00 maximum deposit for 2011 tax year.

### IRA CERTIFICATES\*\*\*

**TERM \$1,000 & over**

24 mo. 0.75% APR

48 mo. 1.25% APR

60 mo. 1.50% APR

\*\*\*\$1,000 min. deposit.

### YOUTH SHARE CERTIFICATES\*\*\*\*

**TERM \$100 & over**

12 mo. 0.40% APR

\*\*\*\*\$100 min. balance.

\*NOTE: All rates are subject to change without notice. PLEASE CALL 607-547-5700 to verify rates.

## LSR FCU offers First Mortgages, HE & HELOCs.\*

Call or stop in to learn more.

\*Home Equity & Home Equity Line of Credit.

Lobby Hrs: Mon.-Thurs., 8 - 4; Fri., 8 - 5:30; Sat., 8 - Noon

Drive-thru open 8 am Mon.-Sat.

24 Hr. ATMs: Main Office, 24 Glen Ave.

& Bassett Hospital Lobby, 1 Atwell Rd., Cooperstown

