

## Great Rates and Great Deals

A Winning Combination For Our Third Customer Appreciation  
Happening Friday & Saturday, September 17 & 18

If its time to purchase a vehicle before the cold weather arrives, or if you are planning on buying an ATV, RV or other off road vehicle for recreation, please come and take a look at the specials offers we will have for our members during this popular event.

**LSR FCU LOAN SPECIAL!** Save 2.00% Annual Percentage Rate (APR) Off Current Rates!\* Lock in a great finance rate - AS LOW AS 3.99% APR\* during this two-day extravaganza.

**LEADING AREA DEALERSHIPS** will be on-site with special pricing for members on vehicles, ATVs and RVs.

**LSR FCU LOAN OFFICERS** will be available to approve financing on site.

If you hunger for a **FREE** grilled hot dog or you are ready to purchase something special, please join us on **FRIDAY, SEPTEMBER 17**, from 10 to 4 and **SATURDAY, SEPTEMBER 18, 2010**, from 10 to 2.

The grills, the loan deals, and the merchandise will be hot—and we mean hot in a good way!



\*No other discounts or specials apply. Does not apply to real estate, credit cards, or unsecured (general) loans. Rates may vary based on creditworthiness. Ask for a Rain Check Coupon. Offer ends 9-30-10.

## Did You "Opt In"?

Contact Us for Courtesy Pay

The 2009 Congress had a very busy year passing new legislation that has impacted the financial industry, as well as you, the members. One of the new requirements was that we contact all of our members who enjoy the benefits of Courtesy Pay (overdraft protection) and ask them to "OPT IN" for all electronic transactions generated through the use of their Debit Cards. These transactions typically include things like ATM and Point of Sale (POS) purchases at grocery stores, other retail outlets, and pay at the pump gas station purchases.

### SO HOW DOES THIS IMPACT ME?

If you have been enjoying the benefits of Courtesy Pay (overdraft protection) you were asked to sign an "OPT IN" form to continue access of the \$500 courtesy amount that is linked to your checking account via the use of your Debit Card. The Federally mandated "OPT IN" Deadline has come and gone. If we did not receive an "OPT IN" for the electronic transactions as outlined above, we can no longer provide the additional courtesy amount for transactions posting in this manner. If you would like to have the benefits of this service, please contact the branch to "OPT IN."

Checks that post to your account or other electronic debits may still be honored without the "OPT IN" form. We encourage you to ask any questions you may have relative to this new federally mandated requirement.

## Staff Members

- Mary T. Clarke . . . . . *President/CEO\**
  - Joyce Weir . . . . . *Vice President\**
  - Linda Oldick . . . . . *Accounting Manager\**
  - Amy Dubben . . . . . *Accounting Specialist*
  - Carla Eckler . . . . . *Accounting Assistant*
  - Rob White . . . . . *Underwriter/Collector*
  - Anoel Kelly . . . . . *Financial Service Manager\**
  - Linda Curran . . . . . *Financial Service Officer*
  - Debbie Ritton . . . . . *Financial Service Rep.*
  - Meghan Bouton . . . *Lead Member Service Rep.*
  - AmyBeth Decker Asst. *Lead Member Service Rep.*
  - Chris Spencer . . . . . *Member Service Rep.*
- \*Management Team

## Sign Up For E-Statement Service

LSR FCU will donate \$5.00 to the local food bank when you sign up for E-Statement service and stop your paper statement. Please complete this form, leave it with our teller, or return to us by mail.

Name (please print) \_\_\_\_\_

LSR FCU Acct # \_\_\_\_\_

Address \_\_\_\_\_

E-Mail Address\* \_\_\_\_\_

Phone Number \_\_\_\_\_

Cell Phone Number \_\_\_\_\_

Member's Signature / Date \_\_\_\_\_

\*Per federal regulation, LSR FCU will send a confirmation e-mail, and you will be required to e-mail back to LSR FCU for verification.

## The Benefits Of Free\*Checking

### NO MINIMUM BALANCE REQUIRED

- .25% Annual Percentage Rate (APR) reduction on all approved consumer loans with direct deposit, and an additional .25% APR reduction with a debit card
- Unlimited use of LSR FCU ATMs
- Home banking
- One free overdraft fee waiver per year
- One free stop payment service per year
- Free check images on-line, PLUS:

### E\*Statement Service IT'S EASY & IT'S FREE

- LSR FCU will donate \$5.00 to the local food bank when you sign up for E-Statement Service and stop your paper statements
- Use the coupon, left, or ask us for details

### SIGN UP FOR Bill Pay SERVICE

- Members need to sign the Electronic Funds Transfer and indicate "Bill Pay." You will also need a temporary password to sign up.
- \*Membership requirements apply. Other restrictions may apply. Call or stop in for more information.



"LSR FCU - Your Local Financial Solution"  
 24 GLEN AVE., COOPERSTOWN, NY 13326  
**www.lsrfcu.org**  
 607-547-5700, 877-378-6466

## Home Equity Fixed Line of Credit Loan

As the days grow longer and warmer we begin to think of Summer projects, baseball, vacations, and other needs that require some extra finances. Leatherstocking Region Federal Credit Union has a great fit for your needs...our **Home Equity Fixed Line of Credit Loan**. These great features guarantee your best financial solution:

- Rate locked for the life of the loan
- Five year draw period; you only incur interest on the money as you need it
- NO closing costs, and • NO gimmicks

Borrow up to \$10,000: **Payments as low as '117'<sup>43</sup>/month**, all of the line extended.

Borrow up to \$20,000: **Payments as low as '234'<sup>86</sup>/month**, all of the line extended.

To learn more about how you can lock in a great fixed rate with no closing costs and monthly payments you can afford, stop by our convenient location or call today.

\*\$10,000 at 7.25% Annual Percentage Rate (APR) for 120 months.  
 \*\*\$20,000 at 7.25% APR for 120 months. Loan rates may vary and are based on creditworthiness. Member pays mortgage recording tax. Other restrictions may apply. See us for details. Offer ends 9-30-10.

### 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 9-30-10.

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

### FREE MORTGAGE APPRAISAL

This coupon entitles you to a FREE appraisal when you obtain a mortgage with LSR FCU. (CUC Mortgage not included.) Authorized by the Board of Directors of the Credit Union. Value not to exceed \$350. Not redeemable for cash. Loan amount \$50,000 or over. Appraisal done upon loan approval only.

**OFFER EXPIRES 9-30-10**

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 Visa 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.

## Open End LoanLiner Addendum

This Addendum is incorporated into, and becomes part of, your LoanLiner Credit Agreement. Effective 8-31-10.

SUBACCOUNT DESCRIPTION	APPROXIMATE TERM	ANNUAL PERCENTAGE RATE
Autos, Boats, Motorcycles, etc.	24 months (A - E members)	6.00% - 16.50%
	36 months (A - E members)	6.00% - 16.50%
	48 months (A - E members)	6.25% - 16.65%
	60 months (A - C members)	6.50% - 10.00%
	72 months (A - C members)** **20k and 2007 model year or newer	6.75% - 8.25%
General Loans D&E paper limited to 48 mo. term	12 - 60 months	7.95% - 18.00%
Education/Computer Loans D&E paper limited to 48 mo. term	12 - 60 months	7.95% - 18.00%
HE Loan up to 80% LTV	120 months (A - D members)	7.25% - 9.75%
HE Loan up to 80% LTV	180 months (A - C members)	7.75% - 9.25%
Variable rate HE Loan up to 80% LTV	180 months (A - D members)	6.00% - 8.50%
Share Draft Credit Line		13.25%
VISA Classic		12.90%
VISA Platinum		11.90%

\***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 8-31-10

### SHARE DRAFT

No balance requirement.

### SHARE SAVINGS

.10% 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 0.10% APR

\$20,000 - \$74,999.99 0.15% APR

\$75,000 and over 0.25% 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 0.25% APR

\$25,000 and over 0.50% APR

Ask for details.

### SHARE CERTIFICATES\*\*

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

6 - 11 mo. 0.35% APR

12 - 23 mo. 0.55% APR

24 - 35 mo. 1.25% APR

36 - 47 mo. 2.05% APR

48 - 59 mo. 2.45% APR

60 mo. 2.75% APR

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

### IRA SHARES

.10% APR

Minimum balance required: \$5.00. Average daily balance required to earn dividends: \$500.00. Up to \$6,000.00 maximum deposit for 2010 tax year.

### IRA CERTIFICATES\*\*\*

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

24 mo. 1.25% APR

48 mo. 2.45% APR

60 mo. 2.75% APR

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

\*NOTE: All rates are subject to change without notice.

PLEASE CALL 607-547-5700 to verify rates.

**WE CAN HELP BUILD YOUR RETIREMENT SAVINGS** • LSR FCU has a variety of savings vehicles for you to choose from, including: IRA Shares, IRA Certificates, and Special Roth Savings for systematic contributions. Members can open an LSR FCU IRA share account with as little as \$5.00 minimum to start. A maximum contribution of \$6,000.00 for 2010 is set by the IRS. Stop in for more information on how to build your retirement savings.  
*Your savings are insured up to \$250,000 by the NCUA.*

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

