



**EVANSVILLE TEACHERS
FEDERAL CREDIT UNION**

At Your SERVICE

Summer 2011

Simplify Your Life with Email Alerts



Would you like to receive an email alert when your checking balance is low? Would you like to receive one when your tax refund has been electronically deposited? Alerts like these and more are available as part of ETFCU's free online banking service.

Email alerts are available within online banking and can be found by clicking on the Self Service tab. To set an alert, select the type(s) you wish to receive:

- Account Alert
- BillPay Alert
- Transfer Alert
- General Alert

After a transaction occurs that qualifies for an alert, you will receive an email from the online banking system. That email will be sent to you from ea.lockout.reset@evv-etfcu.org.



Don't Miss Member Appreciation Days

Bring your appetite and your paper!

If you missed one of our earlier Member Appreciation Days, there are still more opportunities to enjoy lunch on the credit union! Stop by any of the remaining Member Appreciation Days between 11 a.m. and 2 p.m. to receive complimentary hamburgers, hot dogs, chips, beverages, and sweet treats. As an added bonus this year, members may bring sensitive documents to be shred at no charge, compliments of ShredX. Please note that there is a 100-pound maximum limit.

Remaining Member Appreciation Days include:

- | | |
|------------------|------------------|
| Friday, July 15 | Owensboro Office |
| Friday, July 29 | Princeton Office |
| Friday, August 5 | Warrick Office |



Need Help With Back-to-School Expenses? Talk to TEACHERS

ETFCU Now Offers Three Affordable Lending Options!

Tuition, books, fees, and school wardrobes make this a costly time of year for parents. We can help you pay these expenses with three loan programs:

Take advantage of a special low personal loan rate

Our back-to-school loan—a personal loan with a special rate as low as 7.99% APR*—is available now through August 31. This loan is ideal for paying most any educational expense. You can apply at the ETFCU office nearest you or online at www.etfcu.org. But don't delay since this special rate is available only through August 31.

*Monthly payments at 7.99% APR are \$45.23 per \$1,000 borrowed for 24 months or \$47.11 for loans that include full payment protection. A minimum of \$1,000 in new money is required to obtain this rate.

Look for our new private student loan program coming soon

A program is being created with one goal in mind—to help you finance a higher education and fill that federal funding gap. The program will offer zero origination fees, low rates, fully deferred payments while in school, and flexible repayment options—all from a lender relationship you can trust. For more information, contact the ET Call Center at (812) 469-9930 or 1-800-800-9271, Option 1.

Tap into a home equity line of credit

If you've built equity in your home, you can use it to obtain the best loan rates—currently as low as 3.25% APR**. Our home equity loan offers a revolving line of credit with a minimum credit line of \$10,000, so you can enjoy a ready cash reserve available whenever you need it for educational or any other purpose. And with an ETFCU home equity loan, you'll also enjoy no annual fees, no closing costs, and no prepayment penalties. Interest paid on a home equity loan may also be tax deductible.

**Consult your tax advisor regarding interest deductibility. Subject to credit approval. Collateral restrictions may apply. Adequate property insurance is required for all home equity lines of credit. Rate is accurate as of time of print. The rate on 80% home equity loans is the prime rate as published on the first business day of each month in the Wall Street Journal. Our 95% home equity loan has the same benefits and uses the same index as our traditional home equity loan and offers a low rate of just 1.5% above the prime rate. There is a maximum cap of 18% APR. Payments are affordable at just \$20 per \$1000 outstanding rounded up to the nearest \$20. Other second mortgages are available with terms up to 15 years. View our website for complete details. Equal Housing Lender.



Retiring or Changing Employment?

Move Your Retirement Plan Funds to an ETFCU IRA

If you're retiring, changing employers, or if your company is terminating its retirement plan, consider rolling your retirement plan funds into an IRA at the credit union. Direct rollovers provide a convenient way to ensure your retirement assets maintain their tax-deferred status*. ETFCU can also help initiate the transfer of IRA funds from another financial institution or investment firm to an IRA with the credit union.

ETFCU's IRA program offers great benefits such as investment options, attractive rates, and no annual administration fees. Plus, IRA funds on deposit at ETFCU are federally insured up to \$250,000 by the National Credit Union Administration. For more details on our IRA program, contact the Investments Department at (812) 477-9271 or 1-800-800-9271, Option 4.

*Contact your tax advisor for more information.



Save with Sprint

As an ETFCU member, you are entitled to special discounts on most Sprint wireless phone plans that include:



- 10% off most regularly priced Sprint service plans.
- 15% off most regularly priced Sprint business service plans.
- Waived activation fee on new activations.
- Waived upgrade fee.

There are three ways to obtain your discount:

1. Click www.SprintSave4CU.com.
2. Call 877-728-3428. Tell them you're an ETFCU member and ask to be a part of the NACUC_ZZM Corporate ID to save.
3. Visit your local Sprint retail location.

Verification of ETFCU membership is required at time of activation or upgrade. Acceptable verification includes an ETFCU credit, debit, or ATM card, an account statement, a voided check, or a credit union member ID card. Sprint's Office of Privacy has put processes in place to ensure all information remains confidential.

ETFCU NEWS BRIEFS

- ETFCU offers discounted Holiday World tickets at all of our office locations and discounted King's Island tickets from our travel agency, ET OdysseySM, located at the Phipps Center in Evansville. We reserve the right to restrict group ticket sales due to limited supplies, and all sales are final.
- ETFCU members can use their debit and ATM cards surcharge-free at any of the nearly 5,000 ATMs that are part of the Alliance One network. You can also conduct transactions inside more than 4,300 shared branching locations nationwide. For more information, contact ETFCU or visit www.atmallianceone.org or www.creditunion.net. With so many options, ETFCU is always convenient no matter where you travel or live.
- Be sure to stop by our beverage station for free coffee or lemonade during your next visit.



Enter Your Child in the Kirby Kangaroo® Club Back-to-School Giveaway

The beginning of a new school year can be an exciting time for children. Evansville Teachers Federal Credit Union wants to add to the fun with our first-ever Kirby Kangaroo Club Back-to-School Giveaway! In celebration of ETFCU's 75th anniversary, we're giving away ten \$75 Visa® gift cards to help you purchase your child's new clothes, shoes, or school supplies.

The Kirby Kangaroo Club Back-to-School Giveaway is for ETFCU members age 12 and under. You can enter your child in the contest at any ETFCU office or online at www.etfcu.org/kirbygiveaway. But hurry—our drawing will take place on Friday, July 22.

Parents may enter on behalf of children. Child's account number required for entry. One entry per member. Winners' names will be listed on ETFCU's website and Facebook pages. Prizes not collected within 30 days of drawing will be forfeited.



Congratulations to Our Scholarship Recipients!

Congratulations to the 2011 recipients of \$2,000 Ted Hitch Scholarships. The credit union awards ten scholarships annually to high school seniors. Applications for the 2012 scholarships are available in October.



Thomas Boettcher
North High School



Evan Brinkmeyer
Reitz High School



Rachel Erkill
Signature School



Matthew Gruenwald
Harrison High School



Ryan Guerrettaz
Memorial High School



Britney Harris
Tecumseh Jr.-Sr. High School



Emma Hinton
McLean County High School



Amanda Jones
Castle High School



Christopher Pratt
Signature School



Erin Taylor
North High School

FUNDS AVAILABILITY POLICY CHANGE

Due to a new federal regulation, a portion of ETFCU's Funds Availability Policy is changing. The complete policy is available upon request. This policy is applicable to deposits made to your checking account only.

Current Policy

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$100** of your deposits, however, will be available immediately.

Policy Effective July 21, 2011

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$200** of your deposits, however, will be available immediately.

FEDERAL BENEFITS OFFERED ELECTRONICALLY ONLY FOR NEW APPLICANTS

Effective May 1, 2011, applicants for Social Security and other federal benefits are offered electronic payments only due to the government's plan to phase out paper checks for federal benefit payments. If you already receive paper checks for Social Security, Supplemental Security Income, Veterans Affairs, or other federal benefit and non-tax payments, you have until March 1, 2013, to enroll in direct deposit. Recipients of federal benefits have two options: supply your financial institution's routing and transit number, account number, and account type (checking or savings) to establish direct deposit, or you may choose to receive the Direct Express® Debit MasterCard® issued by the government. This change is expected to save American taxpayers \$1 billion over the next ten years.

2012 Board Applicants Requested

The credit union's nominating committee is seeking candidates to fill four openings on the 2012 ETFCU Board of Directors. Applicants are required to be primary members age 18 or older with active accounts in good standing for at least one year prior to the annual meeting that will be held April 5, 2012 at The Centre in Evansville. To be considered for nomination, you must submit an application to the nominating committee by 6 p.m. CT on Friday, September 16. The nominating committee will review the applications and select candidates for the ballot. Other members can be added to the ballot by submitting a petition signed by a minimum of 500 ETFCU members. Applications can be printed from our website at www.etfcu.org/boardapplication, or you may receive one by mail by calling the Marketing Department at (812) 477-9271 or 1-800-800-9271, Ext. 1107.

OFFICE CLOSURE

All ETFCU locations except the Henderson Office will close on Monday, September 5, for Labor Day.





Going on Vacation?

If you're planning to take a vacation for several days or perhaps a few weeks, be sure to follow these simple rules that will help protect your home against theft so that you can get away and return with peace of mind.

To prevent theft while you're away:

1. Make your home look lived in. Stop your mail and newspaper delivery or ask a neighbor to collect those and to park a car in your driveway.
2. Inspect the premises the night before you leave. Store ladders, trash cans, and anything a burglar could use to gain entrance and put away bicycles and gardening equipment. Be sure to lock your shed and garage. Trim trees and shrubs so your house can be seen.
3. Timers, especially multiple ones with random settings, are effective and inexpensive theft-prevention tools by making your home appear occupied.
4. Consider other prevention systems such as outdoor motion detectors or an alarm system.
5. Leave your car in the garage when loading your luggage so as not to announce you are leaving on a trip.

Be sure to maintain adequate property insurance coverage that protects you in the event of theft, weather, or other catastrophe. For a free, no-obligation insurance price quote, call ET ShieldSM, ETFCU's independent insurance agency, at (812) 469-9907 or 1-800-800-9271, Option 66.



MAIN OFFICE
4401 Theater Drive
P.O. Box 5129
Evansville, Indiana 47716
(812) 477-9271 or 1-800-800-9271

Member Service Call Center
(812) 469-9920 or 1-800-800-9271

Lending Call Center
(812) 469-9930 or 1-800-800-9271

PHIPPS CENTER
MEMBERS Financial Services
(812) 469-9909 or 1-800-800-9271

ET OdysseySM
(812) 469-9905 or 1-800-800-9271
Email Address: ETOdyssey@evv-etfcu.org

ET ShieldSM
(812) 469-9907 or 1-800-800-9271
Email Address: ETShield@evv-etfcu.org

HENDERSON OFFICE
Located Inside Walmart Supercenter
1195 Barrett Boulevard
P.O. Box 455
Henderson, Kentucky 42419
(270) 826-2858 or 1-866-601-2858

MT. VERNON OFFICE
405 East Fourth Street
P.O. Box 973
Mt. Vernon, Indiana 47620
(812) 833-0973 or 1-866-833-0973

NORTHBROOK OFFICE
1100 West Buena Vista Road
P.O. Box 9107
Evansville, Indiana 47724
(812) 421-5171 or 1-800-825-5171

OWENSBORO OFFICE
2820 North York Street
P.O. Box 22233
Owensboro, Kentucky 42304
(270) 684-6874 or 1-800-284-6874

PRINCETON OFFICE
3020 Dixon Street
P.O. Box 1
Princeton, Indiana 47670
(812) 386-3112 or 1-866-386-3112

VINCENNES OFFICE
1395 South Hart Street Road
P.O. Box 394
Vincennes, Indiana 47591
(812) 886-9377 or 1-800-723-9377

WARRICK OFFICE
3944 State Road 261
P.O. Box 560
Newburgh, Indiana 47629
(812) 858-3033 or 1-800-411-3033

WEST EVANSVILLE OFFICE
4905 University Drive
P.O. Box 6305
Evansville, Indiana 47719
(812) 422-8204 or 1-800-723-8204

WEBSITE
www.etfcu.org

FACEBOOK
www.facebook.com/etfcu

EMAIL
etfcu@etfcu.org

EXPRESSLINE
(812) 477-9271 or 1-800-800-9271

Make All Your Dreams Come True with a Disney Package



Get a Free Disney Dining Plan for a Limited Time

You'll discover a world of entertainment and family fun unlike any other when you visit Walt Disney World. Best of all, you'll receive a free Disney Dining Plan with the purchase of the New Memories Vacation Package for five nights and six days at a Disney Moderate, Deluxe, or Deluxe Villa Resort!

ET OdysseySM, ETFCU's travel agency, is an Authorized Disney Vacation Planner and can assist with all of your Disney travel plans. For more information, call (812) 469-9905 or 1-800-800-9271, Option 5. Don't delay—the free Disney Dining Plan is available only through August 27.



Free Academic Calendars Available

Free 2011-12 academic planners will be available to members in all ETFCU offices while supplies last starting July 25. Planners will not be mailed.

