

Dollars & Sense

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CAMC Federal Credit Union



CAMC Federal Credit Union

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Holiday Closings

Your Credit Union will be closed in honor of the following Federal holidays, January through March:

January

- Dr. Martin Luther King Jr. Day
Monday, January 19, 2015

February

- President's Day
Monday, February 16, 2015

As always, you have **24-hour access** to your account information via CU-Online and Key-24 along with access to collected funds on deposit via our Visa Check Card and check writing privileges.

Annual Meeting Won't Be Complete Without You

It's not just a lot of hype - it's true. We need you at the Annual Meeting, which is being planned for Thursday, March 19, 2015.

As Credit Union members, you're not just borrowers or depositors. So make the Annual Meeting complete by attending. CU there!

***Best wishes
for 2015!***



You Are Leading By Example Thanks for Pointing Others in Our Direction

On behalf of all your Credit Union staff and myself, we thank you for the opportunity to be your financial partner. Your deposits are our foundation and your loans are our lifeline as we strive to build relationships which create value for every member, every day.

As 2014 draws to a close, what an exciting but challenging year we have just experienced... continued low interest rates, improving unemployment rates, and significant changes within the financial services regulatory and operating environment are just a few examples. While our Credit Union has not been immune to these challenges, we have continued to prosper as evidenced by a 4% growth rate in member deposits, an 8% growth rate in investments and a 4% growth rate in total assets during the first eleven months of 2014. The Credit Union also approved nearly \$10 million in new loans for the second year in a row. Even more exciting is the fact that member confidence and business has allowed us to grow our average assets by over \$13 million or approximately 27% during the past five years! Member support and contributions have been vital to our success. Whether it is taking advantage of our competitive loan and deposit rates or just being ambassadors of the Credit Union to family and co-workers, member involvement is critical for us to achieve our goals.

Thank you again for serving as Credit Union ambassadors. Your business is greatly appreciated. It is this cooperative spirit that will enable your Credit Union to continue meeting its challenges with great success.

Together, We Make a Difference!

Ashley Meek, CEO

Thank you for allowing us to earn your business.

Have Your IRS Refund Direct Deposited

Want to get your refund back quickly, safely and easily? Your 2014 tax refund can be paid to you through Electronic Funds Transfer (EFT). Just make sure you **use the correct Routing / Transit Number 251984409** and the correct account number of your CAMC Federal Credit Union account. If you have direct deposit to your checking, use the account information located at the bottom of your checks. If you have direct deposit to your savings, use the information you provided to your employer to set-up direct deposit or call the Credit Union for assistance at (304) 388-5700.

Together, We Make a Difference!

Sprint



CAMC Federal Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a CAMC FCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (*up to \$36 in savings*)
- **Upgrade fee waived** (*up to \$36 in savings*)

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

[Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.](#)

We All Want Fast Drive Thru Service...

To expedite the drive thru process please keep these tips in mind.

1. Offer your member number and picture ID.
2. Ensure endorsement of all named as payee is on the check.
3. Present a completed deposit/withdraw slip.
4. Keep deposit and withdraw request under \$3,000.
5. Limit deposits to ten items per deposit.
6. No rolled coin.

The lobby is able to assist with other full service requests.

Where Is YOUR Auto Financed?

Buying a new car? Maybe looking to refinance? The credit union offers new and used auto loans with interest rates among the best available. Flexible terms and payroll deduction make CAMC FCU the best choice for you. Get pre-approved and we will discount your interest rate! Call to apply today!

***Striving to build deposit and credit relationships
.....Every Day!***

IRA Time... Plan Now for Your Retirement

It's time to think about supplementing your retirement income with an annual contribution to an Individual Retirement Account (IRA). If you don't have an IRA, now is the perfect time to begin one. The 2014 Federal Income Tax Deadline is April 15th, 2015. Check with your tax advisor for eligibility. Don't miss the chance to save for your secure retirement. Contact your Credit Union today at 304-388-5700 for more details.



Revive Those Inactive Accounts

Inactive accounts cost your Credit Union money because of third party costs to administer the account and to maintain periodic communication of balances required by regulation. So that we may continue our policy of NO minimum balance fees on active members, the Credit Union assesses a nominal fee on both our share and share draft accounts in accordance with the Credit Union rate and fee schedule. Please help your Credit Union remain efficient by reviving inactive accounts or consolidating unused accounts.

Important Reminder

Please review your statement account messages monthly for important changes in Credit Union products and services. Also, handguns are not allowed inside our building unless you are with an agency of law enforcement. Please leave all handguns in your car before entering.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
United States Government
NCUA
National Credit Union Administration.