

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, April through September.

May

- Monday, May 27 2013
Memorial Day

July

- Thursday, July 4, 2013,
Independence Day

September

- Monday, Sept. 2, 2013, Labor Day

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.



Need a Vacation?

Starting June 1st - July 31st, you can take advantage of our vacation loan special from your CU. With a minimum of \$1,000 and a maximum of \$2,000, you'll be on your way to the vacation you desire! Repayment will begin with the first payday in August and run through June 2014. Special rate to be offered for this promotion. All loan applications under this loan promotion are subject to credit approval. **Call or visit your CU for more details.** Certain restrictions may apply.

You are the  to our Success

On behalf of all your CAMC Federal 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 we begin 2013, what an exciting but challenging year we have just experienced....historic low interest rates, uncertain economic times 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 6% growth rate in member deposits, an 11% growth rate in investments and a 5% growth rate in total assets from 2011 to 2012. The Credit Union also approved over \$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 nearly \$13 million or approximately 31% 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

What do you Think?

To remain a leader in providing efficient, high quality financial services, one important objective is to meet the needs of our members by providing convenient, competitive products and services. Your business is very important to us and we want to know how we're doing. **Our member Satisfaction Surveys will be available through May 31, 2013 in the Credit Union lobby** or you can request a copy by calling 304-388-5700 or emailing us at CreditUnion@camfcu.org.

Call Us Before You Travel

Debit card fraud is increasing rapidly and often occurs far from home. That's why we need to hear from you before you travel. When traveling contact us by phone, e-mail or stop by our office with your itinerary to assure continued use of your CAMC FCU Visa Check/Debit card. Without **pre-authorization, your transactions may be blocked.** We apologize for any inconvenience this may cause you prior to your trip, but it is necessary to protect both you and the Credit Union from fraud.

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



Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills—plus waived activation and upgrade fees. It's all possible thanks to **CAMC Federal Credit Union**, Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- **10% off*** select personal Sprint plans
- **15% off*** select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and tell them 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

Start saving with Sprint today!

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.*

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Need a New Car? Your Credit Union Membership Gives You Three Great Ways To Save

the Credit Union
Member Discount
from GM.



CAMC Federal Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through **CAMC Federal Credit Union**. Contact us at **304-388-5700** or email **CreditUnion@camc.org** directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with its 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

Thank You... We Appreciate Your Business!

Together, We Make a Difference!

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.