

Dollars & Sense

September 2014 Volume 10 Issue 3

CAMC Federal Credit Union



CAMC Federal Credit Union

**3400 MacCorkle Ave., SE
Charleston, WV 25304
Phone: (304) 388-5700
Fax: (304) 388-5730**

**Key-24: (304) 388-5724
www.camcfcu.org**

Holiday Closings

October

•Monday, October 13, 2014
Columbus Day

November

•Tuesday, November 11, 2014
Veterans' Day
•Thursday, November 27, 2014
Thanksgiving Day
•Friday November 28, 2014
Lobby Closed/Drive Thru Open
7:15am-5:45pm

December

•Wednesday, December 24, 2014
Lobby Closed/Drive Thru Open
7:15am-2:00pm
Christmas Eve
•Thursday, December 25, 2014
Christmas Day
•Wednesday, December 31, 2014
Lobby Closed/Drive Thru Open
7:15am-2:00pm
New Year's Eve

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.

24/7 TIP

Don't forget about our Night Depository located beside the ATM at the Credit Union Office.

Loan Promotions

During the entire month of October, refinance your existing auto loan from another lender and we will give you an awesome Treat!!

- Receive \$100 in cash if your loan is approved
- Lower your interest rate
- Take home a Halloween "Goodie Bag" from your credit union.

**Some restrictions may apply.*

Making a List
CHECKING IT TWICE!

Holiday Loan

Need extra cash for the holiday season? Take advantage of our Special Holiday Loan Promotion offered from November 1 - December 23. Apply for holiday cash amounts of \$500-\$1,500 to make your holidays a little merrier. Repayment doesn't begin until the 1st pay period in January. Special rate to be offered for this promotion. All loan applications under this loan promotion are subject to credit approval.

**Some restrictions may apply.*

Mortgage Loans

CAMC FCU is pleased to announce that we now offer additional mortgage products to meet your needs. We have partnered with Community Mortgage Network in an effort to better serve the CAMC family. This partnership will allow us to offer additional loan products that were previously unavailable to our members. Feel free to contact one of our mortgage loan originators today to find out more, or watch the website for more information as we expand on this new venture. We also continue to work with the West Virginia Housing programs as well.

**Some restrictions may apply.*

Together, We Make a Difference!





Surcharge- Free ATMs

As a CAMC FCU Visa Debit Card holder you have surcharge-free ATM access to over 4,500 ATMs nationwide. If you are traveling or just looking for an ATM near you just visit our website www.camcfcu.org or please contact a member services representative at 304-388-5700.



To ensure we can continue to reach you timely whenever fraud is suspected, the next time you conduct business with the CU, please take a minute to update your contact information with us, including:

- * Primary phone numbers (i.e., home, work, and cell)
- * Address

Entertainment Books for 2015 Now Available

Save money on dining, entertainment, hotels, car rentals and more. Just purchase your copy of the 2015 Entertainment Book at your Credit Union for \$25. The 2015 Entertainment Book offers discounted savings from many merchants. Makes a great gift idea!

New Phone Menu Guide

Below is a guide to help you navigate the new CU phone menu:

If you need to make a loan payment, get payoff information, schedule an appointment with a member of our loan department or any other loan related inquiries, please select option 1.

If you are having trouble with a CAMC FCU ATM, need to report a lost or stolen debit card, have issues with check or ACH clearing, need to report debit card fraud or need to inform the Credit Union about out of town travel, please select option 2.

If you need to make a balance inquiry, have questions regarding a recent deposit, need to place a Stop Pay on a check or ACH, need to obtain an official check, need to transfer money between accounts, need counter checks printed, need statements reprinted or need a password reset on CU Online or Key 24, please select option 3.

Please note that you can make your selection at any point during the message. You do not have to wait until the message reaches the menu section.

**Striving to build deposit and loan relationships
.....everyday!**

Christmas Savings Plan Account Payout



As a reminder to participants with a Christmas Savings account, the time to reap the rewards of your diligent savings is near. The Christmas Savings account is scheduled to payout on Friday October 24, 2014. As always, the funds will be deposited into the account you designated at enrollment or your Prime Savings if you did not designate an account.



If you wish to open an account or make changes to an existing Christmas Savings account, please contact the Credit Union at 304-388-5700. Changes should be made by November 7, 2014 to avoid early withdraw penalties. Current participants who do not wish to make any changes to their existing accounts need not take any action and 2015 accounts will begin with the first payday in November. Payout for 2015 Christmas Savings accounts has been set for October 23, 2015.

Important Reminder

Please review your statement account messages monthly for important changes in Credit Union products and services.

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.