

## Auto Loan Rates are Falling!

**1.99%**<sup>APR</sup>  
*New or used*

Are you looking to purchase a used car or buy out your lease? Do you have an auto loan through the dealer or another financial institution you'd like to refinance with us to reduce your interest rate? We can finance a 2002 or newer! Get pre-approved today and lock your rate in for 90 days!

Apply online at [www.moneyfcu.org](http://www.moneyfcu.org) or call (315) 671-4000 for more information!

Promotion can end or change at any time. Rate advertised is A+ credit; other rates are available. Rate based on review of credit. No other discounts apply. Offer good through 10/31/11.

## Holiday Skip-A-Pay

We're giving the gift of extra money this holiday season...

Skip your November or December loan payment and free up some money for the holidays\*! Watch your mail or check our website for more details coming soon!

*\*Some restrictions apply.*



## Truly Free Checking

Have you discovered the joy of a truly free checking account with MONEY FCU yet? We encourage you to take a close look at your current checking account if it's *not* with the Credit Union. Big banks are starting to introduce various fees, including one to use your debit card. We'll actually PAY YOU \$50 if you open a new checking account with full direct deposit, plus you get all of our FREE services!

FREE debit card - *no monthly fee!*  
FREE online banking  
FREE bill pay  
FREE mobile banking

FREE text banking  
FREE eStatements  
Over 43,000 FREE ATMs  
No minimum balance or transactions required

## In the Community

Our team raised **\$834** for the Leukemia and Lymphoma Society's Light the Night Walk in September. Thank you to those who donated!



Our annual golf tournament to benefit the Guardian Angel Society was a great success despite the soggy weather!

**\$13,500**

All proceeds benefit children of the Syracuse community in need of educational assistance.





## Holiday Helper Loan

# 5.00%<sup>APR</sup>

Need a little help this holiday season? We have a holiday loan

with a rate that won't break your wallet. Borrow as little as \$250 with payments as low as \$21!

Get a little holiday help this season!

Minimum amount is \$250, maximum \$1500 with a maximum one-year term. Subject to credit approval. Offer subject to end or change any time.

HOLIDAY LOANS are here!



Let's meet halfway on my credit card, Mom...I'll charge, you'll pay!

Please share this newsletter with other members of your household.

## Holiday Hours

November 11 <sup>th</sup>	CLOSED	Veteran's Day
November 24 <sup>th</sup>	CLOSED	Thanksgiving Day
November 25 <sup>th</sup>	CLOSED	Thanksgiving Day After
December 23 <sup>rd</sup>	CLOSE AT 1 PM	Christmas
December 26 <sup>th</sup>	CLOSED	Christmas Observed
December 30 <sup>th</sup>	CLOSE AT 1 PM	New Year's
January 2 <sup>nd</sup> , 2012	CLOSED	New Year's Observed

## Increased Online Banking History

If you currently use our online banking service, you will now start to build up to 400 days of history, allowing you to view over one year's worth of activity!

## Audio TransACTION Line Service Will be Discontinued

Effective March 1, 2012, "TransACTION Line," our audio (telephone) transaction system, at (315) 422-9242 and 866-320-9990, will no longer be available.

We apologize for any inconvenience, but there are many other ways you can access your accounts! We encourage you to plan now for this transition and begin using our other options.

- 1. Call us Monday – Friday, 8:30 AM – 4:30 PM at (315) 671-4000**  
We are happy to answer any questions you may have or transactions you'd like to perform. We can help you with everything you did on TransACTION Line, and more!
- 2. Online Banking - enroll at [www.moneyfcu.org](http://www.moneyfcu.org)**  
Access your accounts 24 hours a day, 7 days a week, for free.
- 3. Text Banking - enroll from your online banking account**  
Text from your cell phone to get account balances and recent transactions, for free\*.
- 4. Mobile Banking – enroll from your online banking account**  
Have internet access on your phone? You can view your accounts and make transfers from the palm of your hand, for free\*.
- 5. Online Chat**  
Chat with someone from our office Monday – Friday, 9 AM – 4 PM right from our website or your online banking account.

\*Standard text rates and internet browsing charges may apply with your mobile carrier.