

# commoncents

A News Publication of AllWealth Federal Credit Union ★ Fall 2007



## Credit Union Day October 18th, 2007

CREDIT UNIONS  
**Together  
We're  
Better™**



International Credit Union Day is Thursday, October 18th, 2007, and this year's theme, "Credit Unions: Together We're Better," celebrates the benefits of belonging to a financial

cooperative. Some 42,000 credit unions in 92 countries serving more than 161 million members share the same goal: To improve the quality of life for their member/owners. Cooperative credit societies were formed in Europe in the mid-19th century during a time of widespread economic depression and famine. Today, the simple, yet profound idea that members can pool their money and make loans to each other has stood the test of time. That cooperative effort benefits both saver and borrower. Since 1948, International Credit

Union Day has been a day set aside to reflect on the positive role credit unions play in bringing people together so that they can achieve financial security for themselves and their communities. As we celebrate, it's a chance to say thank you to our valued member/owner for your participation in the credit union, because "Together We're Better."

Come into the office and enjoy refreshments and a free relaxation massage. Massages will be provided on a first come, first served basis as time permits. Massages will be offered between the hours of 10:30 a.m. and 2:00 p.m. Massages are provided by the professionals from Therapeutic Massage & Associates.

## Need Cash? Tap The Equity In Your Home

Need money to buy a vehicle, remodel the kitchen, or take that dream vacation? Consider using a home equity loan from AllWealth. We can set up a closed-end loan, if you know the exact amount you need and do not wish to borrow any more than that. Or, we can set up a home equity line of credit whereby you can access the funds as you need them, up to a predetermined limit Jewelia B. Potter. Money in the home equity line of credit is then made available again as it is paid back. The interest rates are very favorable because the loan is backed (or secured) by your home. And, in most cases, the interest that you pay on your home equity loan is tax-deductible\*.

### SAVE WITH NO CLOSING COSTS!!!

There are no closing costs\*\*\* and no application fee on an AllWealth Federal Credit Union Home Equity loan or line of credit. The process is fast and easy.

### ENTER TO WIN!!!

With each Home Equity loan closed between 9/1/07 - 12/31/07, your name will be entered into a drawing for a high quality gas grill! The grill will be on display in the Credit Union during these dates. What a great gift to yourself!

If a home equity loan sounds like the solution to your needs, talk to one of our loan officers at the credit union today.

### It PAYS to Read *common cents*... You Could Win \$25!

Read your *common cents* newsletter carefully and read between the lines! If you spot your name, other than in the appropriate context of an article, contact the credit union by November 30, 2007 and win \$25.

- ★ Rates as low as 6.9%\*\* Annual Percentage Rate
- ★ Terms of up to 180 months
- ★ Up to 90% equity financing available

\* Consult your tax advisor for details. \*\* Subject to change. \*\*\*AllWealth FCU requires borrowers to reimburse up to \$400 in professional fees if the loan account is paid off within 1 year of origination.

## From Dalton Wealth Management Balancing Act For "Sandwich Generation"

Raising a family while pursuing a career is tough enough. Add tending to aging parents and you've officially joined the "sandwich generation." If you aren't there yet, you may be soon.

As many as 13 percent of U.S. households with two or more people age 30 to 60 have two earners juggling responsibility for children, an aging parent, and a career, according to research by professors Margaret Neal and Leslie Hammer at Portland State University in Oregon. With life expectancies rising, that percentage is likely to swell. But, you can take steps to ease the strain on your time, money and other resources.

**Communicate.** The best time to talk with aging parents about long-term care insurance and medical care decisions is before – not during – a crisis.

**Share the load.** Holding a family meeting can help you assign responsibilities for everything from the kids to eldercare so no one person shoulders the burden.

**Be fiscally conscientious.** Funding college savings plans and paying for nursing home care while still saving for retirement is a formidable challenge. Getting an early start on saving and investing helps, of course, and considering ways to protect your parents' assets is crucial. A comprehensive financial and estate plan can keep you and your aging parents on track.



### Gather essential information.

Work with your parents to prepare a personal data record listing essential financial, legal and medical information. Having a health-care directive, for example, is of little use if no one knows where it is and what it says. Ensure family decision makers and your advisers know where to find the documents.

**Take care of yourself.** Finally, you'll be in no shape to care for children and elderly parents if you

don't make your own well-being a priority, too.

Start talking now about the possibility of someday joining the sandwich generation. How would you handle it? If you need to discuss estate planning for yourself or aging parents, please call me at 513-785-3512 to schedule a no-cost appointment.

*David M. Dalton, JD, MBA, CFP®  
Financial Consultant &  
LPL Registered Principal*

## Invite Your Family and Friends To Become A Member Of Ours

Here's a chance to do yourself and your family members and friends a favor: Invite them to join the credit union! Because you're a member of the credit union, immediate members of your family also are eligible to join. Friends and coworkers are eligible to join if they live, work, worship or attend school in Butler County. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger – enabling us to continue to offer great rates and quality member service. You'll be doing them a favor because they'll be able to enjoy all the benefits of belonging. So invite your family and friends to become a member of our family. To find out how to introduce the credit union to your family and friends, call on us today.

Refer an eligible member and get \$10 deposited into your account for each member (up to four referrals per member). They will receive \$10 into their account too!

Contact the credit union for coupons and spread the word!

## Applause! Applause!

Volunteers are not only the backbone of the credit union movement; they are its heart and soul, too. One of the key things that sets our credit union and others apart from for-profit financial institutions is that volunteers elected from the membership serve on the board of directors. These board members, along with the volunteers who serve on the supervisory and other committees, are dedicated to ensuring the credit union is true to its mission of "people helping people." Their commitment and leadership are instrumental to the success of our credit union, and for that, we are all grateful. Thank you volunteers for all you do to help others enjoy the benefits of credit union membership. You deserve a big round of applause for giving your time and sharing your expertise.

### A Perfect Gift—AllWealth's Prepaid Visa® Gift Card

Our Gift Cards are similar to gift certificates, but with more flexibility. Gift giving has never been easier, and they'll love the freedom of shopping wherever Visa® debit cards are accepted. It's ideal for any occasion, and terrific for young and old alike.

Purchasing Gift Cards is as easy as determining the gift amount and

selecting a card design. And with our attractive card designs, you're sure to find the right Gift Card for any occasion.

Visa® Prepaid Gift Cards are safer than carrying cash, easy to purchase, and fun to receive. Contact one of our member service representatives today!

### Too Many Holiday Expenses This Year?

With the holidays right around the corner, AllWealth realizes that many of our members may be "caught short" of funds. There can be many expenses associated with the holidays, including gift giving, traveling to be with loved ones, or just vacationing for fun with your immediate family. If you have big plans for this holiday season, but don't think you can pull it off financially, AllWealth can help with a holiday loan. You can pay back the loan with terms that will go easy on your budget, while still allowing your holiday dreams to come true this year. Call or visit

your credit union today and let us help you this holiday season.

### Skip-A-Pay Holiday Offer

Skip-A-Pay is another cost saving option this holiday season. You may be eligible to skip your December 1st or January 1st payment on your qualifying loans. Use the money that normally would have been applied to your loan to pay for something extra this holiday season. Back by popular demand, this timely offer is a favorite of credit union members. Call or stop by the credit union for more details.

Up to \$2000 for 10 months at 8.00% or Up to \$2000 for 12 months at 10.00%

## Get The Real Deal

AllWealth knows that you are deluged daily with many credit card offers, both on TV and in the mail with promises on low rates, no annual fees, and great rewards. But we know from experience that low rates are often teaser rates – good only for so long, and then they increase dramatically. Fees start mysteriously appearing on your

statement. And the great rewards take an impossibly long time to get, and they aren't really "free" when you factor in higher interest rates and fees.

Get the real deal on a credit card from AllWealth. We reveal everything up front. You get a low interest rate that stays low. We don't play games with hidden fees. And with the money you'll

## Products and Services

- > New and Used Vehicle Loans
- > Vehicle Pricing Services
- > Home Equity Loans and Lines of Credit
- > First Mortgage Loan Options
- > Boat Loans
- > Motorcycle Loans
- > Recreational Vehicle Loans
- > Mobile Home Loans
- > Student Loans
- > Unsecured/Signature Loans for any Purpose
- > VISA Credit Cards
- > VISA Gift Cards
- > Overdraft Protection Lines of Credit
- > Share-Secured Loans
- > On-line Loan Application and Decisions on Selected Loan Types
- > Loan Pre-Approvals
- > Financial Planning Consultations
- > Savings/Regular Share Accounts
- > Free Checking/Interest-Earning Share Draft Accounts
- > Overdraft Protection and Courtesy Payment of NSF Checks
- > ATM Cards with Immediate Transaction Posting
- > No-Surcharge ATM Access at over 4,000 ATMs Nation-wide
- > Debit/Checkcards with Immediate Transaction Posting
- > No Fee for Teller Deposits
- > CD/Term Share Certificates
- > Money Market Accounts
- > IRAs
- > IRA Certificates
- > Christmas Savings Accounts
- > Vacation Savings Accounts
- > Internet Banking (immediate transaction posting)
- > Bill Payment Service
- > Direct Deposit, ACH, Payroll Deduction
- > Wire Transfers
- > Free Notary Service
- > 24-Hour Telephone Teller
- > Cash Services
- > Free Check Cashing
- > Cashier Checks
- > Money Orders
- > Travelers Cheques
- > U.S. Savings Bonds
- > Insurance – Credit Life and Disability, Accidental Death and Dismemberment, GAP
- > Night Deposit Box

save on interest rates and annual fees, you can go out and buy your own rewards.

With the holiday shopping season right around the corner, now is the perfect time to apply for your AllWealth credit card. Stop by or call your credit union today.



**Congratulations to Chuck Heis, winner of the \$50 Prepaid Visa Gift Card at the 1st Anniversary of our Community Charter Event**

## Thank You, Vets

As Veterans Day approaches November 11th, we at your credit union would like to take a moment to offer our most sincere and heartfelt thank you to the men and women who have served and continue to serve our country. From WW II and the Korean War, right up to the current war in Iraq, our servicemen and women, not to mention their families, have made and continue to make sacrifices and interruptions in their lives to help ensure the freedoms that many Americans take for granted. Rest assured AllWealth cherishes these freedoms and is acutely aware that they are due in large part to the efforts of our veterans and those who continue to serve in active duty. Your credit union joins with the nation this November 11th, in offering thanks to the men and women who have kept our country free.

## Overdraft Privilege Program At AllWealth Is Here

If you're like most people, you will occasionally overdraw your checking account. The usual "culprits" include an ATM withdraw, a POS (point-of-sale) purchase, or an automatic deduction from your checking account (such as automated bill payment) that you forgot to record in your check register and deduct from your available balance. When this happens, any outstanding checks in excess of your available balance are usually returned to the person or merchant you wrote them to. POS purchases are "denied" by merchants' card readers and automated deductions are refused. You incur fees, both by your credit union for handling the paperwork and usually by the merchant to whom you wrote the check.

You can save all this hassle and expense by using Amy M Strawser overdraft protection at your credit union. This gives you a little "cushion" (usually around \$400) in case you go over your available checking balance. When this happens we send you a notice (usually by mail) that your account is overdrawn and ask you to make a deposit into your checking account to cover the amount of the overdrawn funds. There is a \$30 fee assessed (only when the overdraft protection program is used), but it's still less expensive compared to the fees

associated with a returned check. As always, there are no fees assessed for automatic transfers from savings to checking accounts to cover items and this method will be used first before the overdraft protection program.

Overdraft protection should not be used regularly and should not be figured into your available balance. Your credit union wants you to use your checking account responsibly. But for the occasional mistake that occurs, overdraft protection can save you money and embarrassment. Call or stop by for more information.

### Just A Reminder

**This year, due to the Energy Policy Act of 2005, Daylight Saving Time ends on November 4th, the first Sunday in November. Don't forget to turn your clocks back one hour.**

## Loan Rates\*

RATES AS LOW AS\*

New Vehicles

24mos	36mos	48mos	60mos	72mos	84mos	96mos
5.25%	5.50%	5.64%	6.00%	6.20%	6.45%	6.70%

\*Dependent on individual credit score, credit union relationships, and method of application.

Used Vehicles Loans as low as 5.50%

Motorcycle Loans up to 72 months as low as 7.40%

Motor Home Loans up to 120 months as low as 7.00%

Second Mortgage Fixed Rate Loans as low as 6.90%

Home Equity Lines of Credit (variable rate) as low as 7.75%

VISA Credit Cards (no annual fee) 9.99%

Boat Loans up to 120 months as low as 7.40%

Holiday Loans 10 months as low as 8.00%

Holiday Loans 12 months as low as 10.00%

Closed End Signature Loans up to 36 months as low as 11.90%

Debt Consolidation Loans up to 48 months as low as 12.00%

\*Rates as of 09/10/07. Subject to change without notice. Dependent on individual credit scores and loan maturity.

## Credit Union Hours

Monday through Friday  
9:30 a.m. – 5:30 p.m.  
(513) 868-5881

Closings: Nov. 22-23  
Dec. 24-25, 31  
Jan. 1

Always Open:  
Online at [www.AllWealth.org](http://www.AllWealth.org)  
Over the phone at  
CUConnect Phone Teller  
(513) 785-2404

