

January 1, 2008

## Annual Meeting

Wednesday, March 19, 2008

6:30 P.M.

Bobby Hudpucker's

41 North Street, Pittsfield, MA 01201

R.S.V.P. 442-6501

## Attention High School Seniors

The 2008 Massachusetts Credit Union League College Scholarship Program is open to all high school seniors. Applications are available at the Credit Union office.



*Please note: It is extremely time consuming and costly for the staff to give balance and transaction information over the phone.*

*We have FREE automated services to help give you this information 24 hours a day.*

*We strongly encourage all members to use these services. Continually calling the staff for this information may result in a service charge.*

### 24 Hour Telephone Teller

Call 442-6607 with your four-digit Savings Account number and an Access Code\*

This service is FREE. You may check your balance and account history. You may also transfer funds between your accounts.

### Home Banking

If you have access to a computer, you can log on to our website [www.mycomcu.org](http://www.mycomcu.org).

Click the Home Banking tab at the top of the page. You will need your four-digit Savings Account number and a Password.\*

If you have any questions, or need help accessing any of our services, please call the main office at 413-442-6501 or toll free 866-297-9778.

*\*Please contact the office for an Access Code and/or Password.*

## Fee Schedule *Effective February 1, 2008*

Account Activity Printout	
Current Period	\$ 2.00**
Prior Period	\$ 4.00**
Account Balancing	
Research per hour	\$ 10.00
ATM Replacement Card	\$ 5.00**
ATM Transaction	
On Site	No Charge
Off Site (over 8 transactions)	\$ 1.00
Check Cashing Fee (<\$250 Share Bal)	\$ 2.00
Close Account	\$ 5.00
Copy of Draft/Deposit Item	\$ 3.00
CU check to third party	\$ 2.00**
Dormant Account (> two years)	\$20.00
Hold Statement	\$ 2.00
Legal Processing	\$ 25.00
Loan Late Charge (10 days)	\$ 22.00
Missing Address Fee	\$ 2.00
Money Orders (Member)	\$ 1.00
(Non-Member)	\$ 2.00
Non-Sufficient Funds (NSF)	
ACH	\$ 25.00
ATM/Visa Check Card	\$ 25.00
Share Draft	\$ 25.00
Notary Fee (Member)	\$ 1.00**
(Non-Member)	\$ 5.00
Overdraft transfer fee (manual)	\$ 3.00
Overdraft transfer fee (automated)	\$ 1.50
Staff Assisted Telephone Transfers	\$ 3.00**
Stop Payment (per item)	\$ 15.00
Returned Deposit Item	\$ 10.00
Rolled Coin (over 10 rolls)	5%
Traveler's Checks (processing)	\$ 2.00
Two Signatures	\$ 4.00
Gift Checks	\$ 2.00
Wire Transfers:	
Domestic Outgoing	\$ 25.00
Foreign Outgoing	\$ 50.00

All fees are subject to change

\*\*Members age 65 and over are exempt from these fees.

## Your Children Can Learn About Money

Starting your children early in learning about money can help make them financially wise for the rest of their lives. Good practices planted early grow into strong habits. Here are some suggestions on how to proceed.

- Start talking about money when your children are around three years old. Use simple terms when you discuss going to the credit union, grocery store or gas station. Explain how things are purchased with money. Give your child a small amount of cash to make a selection. Then talk about how the money paid for it.
- When your child is around five or six, set up an allowance to teach her or him how to handle money. You may even open a credit union custodial account for your child. Ask us about the procedure.
- Help your child learn to set guidelines on what portion of the allowance to save and what portion to spend. The child might save for a special toy, trip or activity, a tangible goal. Carry this practice into young adulthood.
- Teenage children with paper routes or other jobs can save portions of their earnings in their credit union accounts. Help them learn about savings, dividend rates, finances and striving for goals.
- Saving for long-range goals, like college or trade school, can be a joint effort. You can match your children's contributions. You or they might open a specific account for this purpose.

### Holiday Hours

We will be closed on:

**Martin Luther King, Jr. Day**  
Monday, January 21, 2008

**Presidents' Day**  
Monday, February 18, 2008



The shares and deposits of this credit union in excess of the \$100,000 NCUA limit are insured by the Massachusetts Credit Union Share Insurance Corporation up to the limits set by Massachusetts law.



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Thank you to all our Credit Union members who support our many products and services.