

Spending Less without Feeling the Pinch

With the cost of gasoline, heating oil, food and just about everything else going up, many of us are feeling the pinch and the real need to cut back on daily expenses. Here are some ways that you can live more frugally while still ensuring you find time for enjoyment.

Dine at home. Having friends over for dinner costs a lot less than going out for dinner, and if you're the host, you can pack the leftovers for lunch the next day and save even more!

Leave the car in the driveway. With gas prices soaring, there's never been a better time to discover public transportation. Many municipalities and transit authorities offer huge savings for multi-day passes and some even offer free tickets just to get you to try commuting. Once you've left those high gas prices behind (not to mention the hassles of driving and parking), you may never go back.

Plan your weekly menu. Many people are in the habit of going to the grocery store almost daily, then cooking when they get home. The problem with this approach is that unless they are extremely disciplined, it opens them up to impulse buying. You can save time and money by creating a weekly menu, then shopping once. The truly frugal take this approach even further by blocking off a few hours for one big cooking session where they create casseroles and other "make ahead" favorites to serve during the week.

Enjoy the best things in life for free. You may not believe how many free activities there are to be enjoyed right in your own neighborhood. Free concerts, free lectures, book clubs, the list goes on and on. Get online or grab a local paper to find out what's in your area. Meeting a friend for a lecture and a cup of coffee costs a lot less than dining out and could become a regular event.

Taking a Family Vacation and Staying on Budget

Family vacations can often turn into a bigger splurge than expected. And with gas prices taking a bigger bite out of your dollar, there's never been a better time to take steps to ensure that you are getting the most vacation value for the money.

1. Be realistic. Sit down and plan a budget for daily expenses that you can stick with. Don't forget to include money for fuel, souvenirs and other incidentals. If you have a daily number in mind, it is easier to keep within your means.

2. Consider local destinations. You don't need to travel to the ends of the earth to have fun. One way to keep travel costs in line is to stay closer to home. Your state tourism division is a good place to start.

3. Give your vehicle a pre-vacation check up. In the frenzy to get everything packed and organized, most people forget to give their vehicle a once-over. However, the time it takes to check the wipers, battery, fluid levels, air pressure and spare tire are nothing compared to the cost and disruption of roadside service.

4. Consider public transportation. Many people are finding that after you factor in parking, vehicle wear and tear and the time it takes to reach the destination, that taking the train or flying are better alternatives. As always, you stand a better chance of getting a great rate if you book early.

5. Pack lunches. Whether you are driving or taking public transportation, you can save a bundle if you pack a cooler with sandwich makings and beverages. If you are flying to a destination then renting a car, pack a soft-sided cooler with you, then fill it up at a grocery store.

6. Join the club. The time to start planning next year's vacation is now. By opening a club account at your credit union, you can start building a vacation nest egg by making regular deposits throughout the year. You can even have money automatically deposited from another account.

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MyCom Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (413) 442-6501 or mycomcu@nycap.rr.com.

Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, government agencies, and business form printers.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform other services on our behalf so that we may provide members competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to third parties.

Disclosure of Information About Former Members

If you terminate your membership with MyCom Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non-public personal information.

What Members Can Do to Help

MyCom Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.



Energy Loan

With heating costs at an all-time high and rising higher, are you wondering how you are going to stay warm this winter? MyCom Federal Credit Union can help.

We are offering a new Energy Loan with a maximum borrowing amount of \$4,500 with repayment terms of up to 18 months at an affordable 8% Annual Percentage Rate.

This loan can be used for paying your oil, propane, natural gas or kerosene bills; new home insulation; new energy efficient windows and doors and their installation; and/or the purchase of a wood or pellet stove. Other heating or energy avenues may also qualify. Certain restrictions apply.

Stop in today to determine if you qualify for an Energy Loan!

Holiday Hours

We will be closed on:

Independence Day
Friday, July 4, 2008

Labor Day
Monday, September 1, 2008



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