



Annual Meeting

Wednesday, March 18, 2009 at 6:30pm

Bobby Hudpucker's
41 North Street, Pittsfield, MA. 01201

RSVP – 442-6501



Loan Rates Drop

Car Loans as low as 4.5% APR*

**Annual Percentage Rate.*

Home Equity Fixed Rate Loans



As Low As **5.5% APR***

- No closing costs
- No appraisal fees
- No attorney fees

**Annual Percentage Rate.*

Attention High School Seniors



The 2009 Massachusetts Credit Union League College Scholarship Program is open to all high school seniors.

Applications are available at the Credit Union office.

New Year, New Budget

New Year's is often linked to resolutions made and not met. If "making and keeping a budget" is one resolution you've had trouble sticking with, perhaps you need to rethink your thinking.

Many people have great intentions of getting their spending under control, then putting the leftover money into savings. Problem is, that approach doesn't help establish spending discipline. It's simply too tempting to go overboard this week and promise yourself you'll start saving next week.



So how do you establish budget discipline? Here are five ways to get on track:

- 1. Know where your money is going.** It's hard to save if you don't know where your potential savings can come from. Whether you use a financial software program or simply jot your daily expenses in a small notebook, getting a read on how much you spend and where you spend it is critical to making informed decisions about consuming and spending.
- 2. Know what a bargain is.** We all love a bargain, but sometimes a bargain is a perceived one and doesn't truly represent savings. (Common budget busters in this realm are stocking up on this week's bargain at the supermarket only to throw the food away later or buying a shirt because it's on sale, even though you're not sure you are ever going to actually wear it.) Before you buy that sale item, take that few seconds to ask yourself if you are really truly going to use it.
- 3. Shop with a partner.** Take a friend, your spouse or someone else committed to your budget shopping with you. They'll help keep you honest about whether you really want those fuzzy dice for the rear view mirror or not.
- 4. Make dining out a special event.** Most people dine out by force of habit. But if you do it regularly, it's a very expensive one. Packing a lunch and/or eating dinner at home are two of the easiest ways to find extra cash in your savings account at the end of the month.
- 5. Consider automatic savings.** You've heard it a hundred times. "You can't spend what you don't see." Even the smallest amount will add up if you have it automatically deposited from your paycheck into your savings account. Just be sure to keep the card linked to that account where it isn't within easy reach.

Holiday Hours

We will be closed on:

Martin Luther King, Jr. Day

Monday, January 19, 2009

Presidents' Day

Monday, February 16, 2009

Coming Right to Your Door

The information you need about quality, affordable insurance options is coming right to your door.

Check your mailbox for a fact-filled mailing from CUNA Mutual Insurance Society designed to help you make informed, confident decisions for your family's future:

- Endorsed by your credit union
- Offers a full range of solutions
- No pressure, no obligation

Can't wait until your mailing arrives? Just call an experienced, licensed insurance professional toll-free today: **1-877-MEMBERS (1-877-636-2377)**.

Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Insurance Society for doing so. Products may not be available in all states.

MC2276V-0908

Fuel Assistance

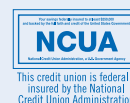
Berkshire Community Action is accepting applications for fuel assistance. For more information, you may call one of the following numbers:

Pittsfield: 445-4503

North County: 663-3014

South County: 528-1947

For additional assistance, if you are age 60 and over, call Elder Services at 499-0524.



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