MEMBERS Memo

MCT FEDERAL CREDIT UNION

April, 2009

MCT to introduce new eBillPay Service

MCT is pleased to announce our upcoming eBillPay service. Very soon, members will have the opportunity to pay bills safely and securely online with this new electronic. Save time, money and paper with our secure eBillPay. There will be a nominal set-up fee, after which this service is FREE to those members who use eBillPay at least once per quarter. Members who enroll and do not utilize the service will be required to pay an additional set-up fee per quarter. The anticipated launch date for this exciting new member advantage is summer. Keep watching the website (www.mct-fcu.org) for exact date!

MCT will be closed on the following dates in observance of these holidays:

Saturday, May 23
Monday, May 25
Memorial Day

Saturday, July 4
Independence Day

Saturday, September 5
Monday, September 7
Labor Day

Saturday, October 10
Monday, October 12
Columbus Day

Wednesday, November 11
Veteran's Day

Thursday, November 26
Thanksgiving Day

Friday, December 25
Christmas Day

Car Loan Special

No Payments for 60 days & Spin the Prize Wheel!

If you're even thinking about buying a car, now is the time to make your move. Through the end of April, members who are approved for a car loan will receive 60 days with no payments*, and a chance to spin the prize wheel for great automotive prizes! There's no better time to get into that new ride. Call or stop by today to apply! Remember, this special offer is good only through the end of April, 2009, so hurry!

"Shredding Day" Slated

Have sensitive documents shredded for free!

MCT will sponsor a Community Shredding Day on Saturday, May 2, from 10 am until 1 pm. Sensitive documents, and computer hard drives will be shredded by commercial shredding firm 3N Document Shredding here in our parking lot. This is a free service for our members and the community, because MCT cares!

Dormant Account Fee

All accounts which have been dormant for two years or more will be charged a quarterly fee of $5 for each successive quarter in which there is no activity.

**Offer for members in good standing, subject to credit approval. Interest accrues from the date of loan close. Good on auto loans closed between March 15 and April 30, 2009 only. Excludes prior loans.*

MCT Federal Credit Union
39 Market Street
Amsterdam, NY 12010
518-842-1840
518-842-3955 fax

www.mct-fcu.org

QT-24
1-866-921-7301

HOURS
Monday - Wednesday
9 am - 4:30 pm
Thursday
9 am - 5 pm
Friday
9 am - 6 pm
Saturday
(Drive-thru only)
9 am - 12 noon

BOARD OF DIRECTORS
Vincent Chadwick
Chairman
Stuart Palczak
Vice Chairman
Joel Brunetto
Secretary
Patty Macek
Treasurer
Ruth Castler
Carmen Sinicropi
Kim Brumley
Jon Harvey
Patrick Reilly
Directors

SUPERVISORY COMMITTEE
Ann Phelps
Gail Vacula
Tim Riley

Error Resolution Notice

In case of errors or questions about your Electronic Transfers or Demand Deposit Account Statements, call us at 518-842-1840, or write to us at:

MCT Federal Credit Union
Member Service Representative
39 Market Street
Amsterdam, NY 12010

Do this as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement of receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

We will need your name and account number, and the dollar amount of the suspected error. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

We will investigate your issue and promptly correct any error. If we take more than ten business days to do this, we will credit your account for the amount you think is in error, so that you may have use of the money during the time it takes us to complete our investigation.

Discount Theme Park Tickets To Be Offered

Once again this year, MCT wull offer discounted admission tickets for Six Flags Great Escape in Lake George and Enchanted Forest/Water Safari in Old Forge. Members may purchase Great Escape tickets for $25.50. a more than $18.00 savings off the gate price of $43.56. Water Safari tickets will be available for $23.00. The gate price at the park is $29.11. Please ask your teller for tickets, and enjoy a local StayCation!

Credit Cards: Read The Fine Print

If you have a credit card or are thinking about acquiring another credit card, it's important to evaluate the costs and rules, including interest rate, annual fee, and grace periods. Here are some other tips to consider:

- If there is a short-term introductory rate, look for the actual interest you'll pay later. Rates can be an amazing 24%, even higher.
- Closely review statements and other rate or policy notices as you receive them. Fees and rates can change.
- Keep the original agreement and disclosure, as well as any subsequent notices you receive.
- Do not be afraid to complain or cancel a card if you think you are not being treated fairly.

A great choice is an MCT-FCU VISA card, from the people you know and trust. Our fixed rate is 9.9% APR, and you'll never have to worry about fine print tricks. Call the credit union office for an application. You also may be able to transfer your high interest credit and charge card balances to your MCT-FCU VISA card. It's easy! Call us today.