

MONEY MATTERS

Winter 2009

Happy Holidays

We wish you and your loved ones,
a joyous holiday season and a
Happy, Healthy New Year



The Heart Center FCU
516-562-6650
Fax 516-562-6658
www.theheartcentercu.com
516-414-FAST

Products and Services

Share Accounts
Checking Accounts
Holiday Club Accounts
Money Market Accounts
Vacation Accounts
On-line Banking
ATM/Visa Debit Cards
Bill Pay
New/Used Vehicle Loans
Education Loans
CU-FAST Audio
Line of Credit
Home Equity Loans
Personal Loans

New and Used Vehicle Loans

Get in the driver's seat with a new or used vehicle loan. Our fixed rate loan rates are low and the terms are flexible. So whether you have found that perfect vehicle or are still shopping, apply now while the rates are still low.



1 YEAR	4.50%
2 YEARS	5.00%
3 YEARS	5.00%
4 YEARS	5.00%
5 YEARS	5.50%
6 YEARS	5.90%

Personal Loans

While the banks and the credit card companies keep raising the interest rates they are charging, our low rate Personal loan may be the solution. The payments are payroll deductible and the terms are easy.

\$ 5,000 payment per pay check is \$ 79.38
 \$10,000 payment per pay check is \$158.76
 \$15,000 payment per pay check is \$238.15
 \$20,000 payment per pay check is \$317.53

Payments are based on a 36 month term and a bi-weekly paycheck.

Help save a tree by selecting
 to view your statements online.



Sign Up for E-Statements Today!

E-Statements

The Credit Union is going green with our E-Statement option for our members who use home banking. To sign up, simply click on the E-Statement option and you account information will be available to you sooner and will archive for two years. If you require any assistance please contact our office at 516-562-6650.

LI Credit Union Food Drive

We extend a special Thank You to all of our generous employees, who donated to the LI Credit Union food drive benefiting Long Island Harvest and Long Island Cares. Our Credit Union along with twelve others collected 4000 pounds of food and \$61,000. These donations will make life a little easier for hundreds of Long Island families this Holiday Season.



Home Equity Loans

This is a great opportunity to borrow at historically low rates. Making home improvements, paying education expenses or for any worthwhile reason.

- ... Terms up to 240 months
- ... No closing costs, we pay it for you*
- ... Maximum loan amount is \$150,000
- ... Low rates

*the loan must remain active for at least 5 years or the closing costs will have to be repaid.

Rate Watch

Your shares are insured up to \$250,000 and backed by the full faith and credit of the United States Government (NCUA). The Credit Union is an equal opportunity lender. Rates are subject to change without notice.

Savings & Investment Accounts		
December 31, 2009 APY = Annual Percentage Yield		
Share Savings Account	APR	APY
Minimum Balance:		
Over \$250	1.00%	1.01%
Club Accounts	1.00%	1.01%
Money Market Account	1.80%	1.81%
IRA	1.40%	1.41%
Certificate 6 months (\$5,000 Minimum Deposit)	2.00%	2.02%