

To all Members,

We have really grown in the last two years! Just a short note to share with all of you what new services we offer, and how you can take advantage of some wonderful opportunities.

Our online banking/bill pay program is up and running! We had a few beginning glitches, but everything is smooth now. The members that have been using this great program love it, and have been saving money by not writing out checks and never using stamps for their bill payments. They also can check their account balances and print statements any time, day or night, from the convenience of their computer at home. Check out our website @ www.hamdenfcu.com.

Our debit card program now has quadrupled in the last two years and the program is nearly paying for itself. Just remember that anytime that you use the card for a purchase, you must have at least the amount of that purchase in your checking account. You also want to tell the clerk to make it a **credit** not a debit; the credit union makes more money this way.

In conjunction with our debit card program, we are now offering 5% interest for the first three months on any new checking accounts with our debit card. You also must sign up for online banking with this offer, but all these services, as well as your first fifty checks are free so it's a no lose proposition.

We also offer VISA gift cards now, which are a wonderful way to give someone a gift for birthdays, showers, graduations or any other occasion. They can be used anywhere VISA is accepted, which I'm sure covers almost everywhere.

We also now have a self enclosed teller station and we are able to offer cash to any member that comes in to conduct business. This makes it much more convenient for all our members, who normally would ask for a check and then go and cash it in order to get cash.

We are offering money market accounts at competitive rates. The percentage rates are tiered according to the balance in the account. We have just finished setting up these accounts so if you are interested, give us a call and we can explain the tiered system of dividends.

We have been working very hard to finalize a deal with SCSU to open a branch in their beautiful new student center. We are waiting now for Mr. Blumenthal's office to go over the proposal and give his blessing. This will be a very exciting addition to our already great credit union and we will be able to continue to offer new services that our members ask for and deserve.

As a result of this wonderful opportunity at SCSU, we hired Robert Maturo to be our assistant manager and branch manager of the new branch at the college. Many of you probably remember Bob as a Captain at the Police Department. For the last six years as a police officer, Bob was in charge of administering the budget for the H.P.D. and supervising 25 employees. We are very lucky and excited to have Bob join our family.

As always, we are here, in a nice, friendly family atmosphere and are willing to listen to all suggestions for new services that you feel we should offer.

Contact us at (203) 287-9641 or at our website www.hamdenfcu.com.