

AGAIN WE ARE WRITING WITH VERY EXCITING NEWS! OUR BRANCH AT SCSU WILL BE UP AND RUNNING BY 08/27/2007. THE HOURS WILL BE 9AM TO 4PM. THESE HOURS CAN AND WILL BE ADJUSTED IF THERE IS A DEMAND. TONY AND OUR NEW PART TIME EMPLOYEE, EMILY PROFFITT, WILL BE WORKING AT THE NEW BRANCH. EMILY IS A SCSU STUDENT, SO SHE CAN'T USE CAR TROUBLE OR WEATHER AS AN EXCUSE FOR NOT COMING TO WORK....JUST KIDDING. THE OFFICE IS NEARLY COMPLETE AND WILL BE A FINE ADDITION TO OUR GREAT CREDIT UNION. IT IS LOCATED IN THE SCSU STUDENT CENTER 501 CRESCENT ST NEW HAVEN, ON THE CORNER OF FITCH ST AND CRESCENT ST. IF YOU ARE IN THE NEIGHBORHOOD PLEASE STOP IN AND CHECK OUT THE OFFICE! THERE IS CONVIENENT PARKING RIGHT OUT FRONT OF THE MAIN ENTRANCE. THE PHONE NUMBER AT THAT LOCATION IS (203) 392-9900

IF YOU HAVEN'T SEEN OUR NEW LOOK AT 2321 WHITNEY AVE, PLEASE STOP IN. WE HAVE ADDED A TELLER STATION TO OFFER BETTER SERVICE TO ALL OUR MEMBERS. IT MATCHES THE TELLER STATION AT THE SCSU BRANCH AND WE ARE VERY HAPPY WITH THE CONTRACTOR'S WORK.

DUE TO INCREASED OPERATING COSTS THE BOARD OF DIRECTORS HAS FOUND IT NECESSARY TO LOWER INTEREST RATES ON SAVINGS ACCOUNTS TO .5% AND ELIMINATE INTEREST ON CHECKING ACCOUNTS. WE HOPE THAT THIS IS A TEMPORARY CHANGE THAT WILL NOT LAST LONG. THE ALTERNATIVE TO THIS LOWERING OF INTEREST RATES WAS TO INSTITUTE FEES, WHICH ARE NONEXISTENT AT THIS TIME. WE CONTINUE TO HAVE A MINUMUM BALANCE OF ONLY \$5, CHARGE NO FEES FOR CHECKING, ONLINE BANKING AND BILL PAY, AND OUR ATM DEBIT CARD PROGRAM. WE ARE STILL OFFERING 5% INEREST ON ONE YEAR CDS AND 4% FOR SIX MONTH CDS.

WE HAVE STARTED A LIST OF THE ATM'S IN CONNECTICUT THAT YOU CAN USE SURCHARGE FREE WITH YOUR ATM DEBIT CARD. THE FOLLOWING IS A LIST OF ATM'S THAT ARE SURCHARGE FREE:

INSTITUTION	ADDRESS
HAMDEN FEDERAL CREDIT UNION	2321 WHITNEY AVE HAMDEN, CT. CENTER 2
DUNN'S PUB	2345 WHITNEY AVE. HAMDEN, CT.
HAMDEN POLICE DEPARTMENT	2900 DIXWELL AVE. LOBBY HAMDEN, CT.
HAMDEN GOVERNMENT CENTER	2750 DIXWELL AVE.

	HAMDEN, CT.	
NAUGATUCK VALLEY SAVINGS & LOAN	127 S. MAIN ST. BEACON FALLS, CT	
WESTERN CT. FEDERAL CREDIT UNION	67 FEDERAL RD BROOKFIELD, CT	
NAUGATUCK VALLEY SAVINGS & LOAN	49 PERSHING DR DERBY, CT.	
SEASON FEDERAL CREDIT UNION	635 D SOUTH MAIN ST. MIDDLETOWN, CT.	
SEASON FEDERAL CREDIT UNION	130 CROSS ST MIDDLETOWN, CT.	
NAUGATUCK VALLEY SAVINGS & LOAN	1009 NEW HAVEN RD NAUGATUCK, CT	
NAUGATUCK VALLEY SAVINGS & LOAN	333 CHURCH ST NAUGATUCK, CT.	WALK UP
NAUGATUCK VALLEY SAVINGS & LOAN	333 CHURCH ST DRIVE UP NAUGATUCK, CT.	
WESTERN CT. FEDERAL CREDIT UNION	15 BERKSHIRE RD SANDY HOOK, CT.	
NAUGATUCK VALLEY SAVINGS & LOAN	249 WEST ST. SEYMOUR, CT.	
NAUGATUCK VALLEY SAVINGS & LOAN	504 BRIDGEPORT AVE SHELTON, CT.	

Refer to [www.accelexchange.com](http://www.accelexchange.com) for all free atm locations throughout the U.S.