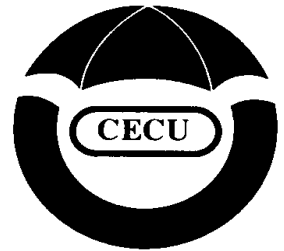


# THE C.E.C.U. QUARTERLY



CNX Center 1000 CONSOL Energy Dr. Canonsburg, PA 15317 Phone: (724) 485-4850 FAX: (724) 485-4805 Website: [consolcu.org](http://consolcu.org)

Second Quarter Issue

June 2010

## A MESSAGE FROM THE CREDIT UNION

### INTRODUCING - Bill Pay

Effective May 24<sup>th</sup> 2010 you can now log on to our home banking site and click on the Bill Pay-e Plus tab to sign up for our **New Bill Payment Program** and take the next step in online banking. This safe and secure service allows you to:

- **Pay bills online** with instant access anytime, anywhere without the expense of stamps.
- **Schedule one-time or recurring payments** and never worry about missing a bill.
- **Protect against check fraud** making electronic payments and avoiding unsecured mail.

#### *Why should I use Online Bill Pay?*

- **Security** – Online bill pay through your financial institution is safer than mailing checks.
- **Ease** – Our bill pay is simple to understand and even easier to navigate.
- **Time** – Pay all of your bills in minutes instead of hours.
- **Convenience** – No more stamps, envelopes and trips to the post office!
- **Trust** – Online bill pay greatly reduces the risk of human error and late payments.

If you would like to know more about Bill Pay-e Plus, call the Credit Union.

### Products & Services

- REGULAR SAVINGS
- PREMIUM MONEY MARKET ACCOUNTS
- TERM SHARE ACCOUNTS
- CHECKING ACCOUNTS (no minimum balance & your first 50 checks are free)
- STAR®/VISA® Debit Card (no fee)
- CHRISTMAS & VACATION CLUBS
- LOANS
- PAYROLL DEDUCTION
- ON-LINE BILL PAY
- DIRECT DEPOSIT
- ELECTRONIC FUND TRANSFER (ACH)
- HOME BANKING



### Loan Types:

**We have loans for all your needs...**

- SIGNATURE LOANS
- HOME EQUITY LOANS
- EDUCATION LOANS (*CONSOL reimbursed*)
- NEW & USED AUTO LOANS
- SHARE SECURED LOANS *and*
- TERM SHARE SECURED LOANS

For current up-to-date rates, call the Credit Union or access our website at: [www.consolcu.org](http://www.consolcu.org)

### Our NEW Online Banking Website...

Our new Home Banking website (called ShareTec CU) is a powerful integration between the credit union's core system and Home Banking with ***real time integration!***

- The **new Home Banking** site requires all members to **RE-REGISTER** on the new website.
- Central information is now **up-to-date** with what the member views online in Home Banking.
- Scheduled transfers can be maintained by the member and the member will be able to manage *E-alerts*.
- Statements will be available online.
- Members can click on the tab to complete a Loan application which fills in data from the core system.
- The Services tab provides account management by the member.
- On-line Bill Payment is a snap using a single sign on and clicking the Bill Pay tab.
- Accounts with joint owners will be given rights for making transactions and viewing the account. These permissions will be granted by the member and credit union where they are applicable.

Home Banking offers secure and encrypted mail between the credit union and the members.

## Simplify your life... We offer Free Checking, Free Debit Card & Personal Service

- Free Online Banking.
- No minimum balance and your first 50 checks are FREE!
- Free STAR<sup>®</sup>/Visa<sup>®</sup> Debit Card.
- Convenience of payroll deposits to your account.
- Make purchases at any merchant that displays the VISA<sup>®</sup> logo.
- Use your credit union STAR<sup>®</sup>/VISA<sup>®</sup> Debit Card **Surcharge Free** at any of PNC Bank's ATMs.
- Access your account to make deposits, withdrawals or transfers at any ATM where VISA<sup>®</sup> is accepted.

### THE CECU BOARD OF DIRECTORS DECLARED THE FOLLOWING DIVIDEND RATES FOR THE SECOND QUARTER OF 2010:

Annual Percentage Yield (APY) on the Average Daily  
Balance for:

#### APRIL 2010

##### SHARE SAVINGS:

\$5.00 - \$1000 .....	.25
\$1000.01 - \$2000 .....	.35
over \$2000 .....	.50

##### CHRISTMAS & VACATION CLUBS:

all funds .....	.50
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##### PREMIUM MONEY MARKET ACCOUNTS:

\$5.00 - \$9999.99 .....	.25
\$10,000.00 and over .....	1.35

#### MAY & JUNE 2010

##### SHARE SAVINGS:

\$5.00 - \$1000 .....	.25
\$1000.01 - \$2000 .....	.35
over \$2000 .....	.50

##### CHRISTMAS & VACATION CLUBS:

all funds .....	.50
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##### PREMIUM MONEY MARKET ACCOUNTS:

\$5.00 - \$9999.99 .....	.25
\$10,000.00 and over .....	1.00

Christmas Club funds disbursed on November 1<sup>st</sup>  
Vacation Club funds disbursed on May 1<sup>st</sup>  
Accounts with less than \$25.00 will be transferred into  
your checking or savings account.

**Early withdrawals are subject to penalty!**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

## REMEMBER...

- The Credit Union offers **Free Memberships** for dependent children age 12 and under. The initial \$5.00 deposit is made by the Credit Union into their account and there is no membership fee. Why not open an account for your child today and start saving for tomorrow! **Membership is open to all immediate family members.**
- Members can open a Premium Money Market account that pays a premium rate for accounts with average daily balances of \$10,000 or more. If the average daily balance falls below \$10,000, the dividend rate will be lower. Our Money Market accounts have transaction limits of 6 preauthorized, automatic or phone transactions a month. There is a \$5.00 minimum deposit to open the account.
- Members can have an **additional** savings account. As with your other savings accounts you will have the same membership number only with a different suffix (i.e. 00-Share, 01-Second Share, 40-Christmas Club, 45-Vacation Club, 50 & 51-Checking).
- Members can use their CONSOL Employees STAR<sup>®</sup>/VISA<sup>®</sup> Debit Card **Surcharge Free** at any PNC Bank ATM.

### YOUR IDENTITY IS SAFE WITH US YOUR SECURITY IS OUR NUMBER ONE CONCERN

- Our e-mail messages will never ask members for information we already have.
- We will never ask members to verify information via e-mail.
- We will never e-mail a form, or post a form asking members to verify any information.
- Our e-mail messages will never include member account numbers.
- We will not e-mail links.



## WE'RE LOOKING FOR YOU!

*If you have a name, address, or phone number change, we need to confirm any changes to personal account information. Please submit any changes either in writing or in person.*

### 2010 CECU BOARD OF DIRECTORS

Dale Leefers .....	President
Tim Vollmer .....	Director/Investments
Matt Woolensack .....	Treasurer
Tammy Heath .....	Secretary
Pete Vaughan .....	Director/Loans
Jane Young .....	Member Chairperson
David McCrackin .....	Director/Security

### Negative Information Notice:

The Credit Union may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### NEW OFFICE HOURS:

Mon. – Fri. 9:00 am – 4:00 pm

### 2010 HOLIDAY SCHEDULE: THE CREDIT UNION WILL BE CLOSED AS FOLLOWS:

Jul. 5, Sep. 6, Nov. 25 & 26,  
and Dec. 24 & 27.