

# 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)  
Fourth Quarter Issue December 2011

## IN MEMORY...

*Dale Leefers 1947-2011. Dale served on the Board of Directors for 12 years from February 1999 as Treasurer, and then from February 2001 he served as President until his death in November 2011. Dale will be greatly missed by all.*

## PLAN TO ATTEND...

The CONSOL Employees  
Credit Union  
32<sup>nd</sup>

Annual Meeting  
February 16, 2012

CNX Center 1<sup>st</sup> Floor  
Room 1B03

5:15 p.m. - *Informal gathering*

6:00 p.m. - Business Meeting  
& Election of Officers

**Refreshments, Door Prizes  
& Give-a-ways**

THE ANNUAL MEETING IS OPEN TO ALL MEMBERS OF THE CREDIT UNION

## Our Online Banking Website...

Our Home Banking is a powerful real time integration between the credit union's core system and the Home Banking system. Home Banking offers secure and encrypted mail between the credit union and members.

- Access Home Banking by clicking on the "Log-in Now" link on our homepage.
- Central information is now **up-to-date** with what the member views online.
- Scheduled transfers can be maintained by the member and the member will be able to manage *E-alerts*.
- Statements are available online.
- The Services tab provides account management by the member.
- On-line Bill Pay 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 are granted by the member and credit union where applicable.

## 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  
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).

## Bill Pay

- **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.

Call the Credit Union office if you would like to know more about Bill Pay-e Plus.

## Simplify your life...

### ***We offer Free Checking, Free Debit Card and Personal Service.***

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

### **THE CECU BOARD OF DIRECTORS DECLARED THE FOLLOWING DIVIDEND RATES FOR THE FOURTH QUARTER OF 2011:**

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

#### **OCTOBER, NOVEMBER & DECEMBER SHARE SAVINGS:**

\$5.00 - \$1000 .....	.10
\$1000.01 - \$2000 .....	.15
over \$2000 .....	.20

#### **CHRISTMAS & VACATION CLUBS:**

all funds ..... .20

#### **PREMIUM MONEY MARKET ACCOUNTS:**

\$5.00 - \$9999.99 .....	.10
\$10,000.00 and over .....	.75

Christmas Club funds disbursed on November 1<sup>st</sup>

Vacation Club funds disbursed on May 1<sup>st</sup>

In 2013 Christmas & Vacation accounts with less than \$100.00 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 Membership** 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 of CONSOL Energy employees and retirees.**
- 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.
- Don't forget to open a Vacation Club and/or Christmas Club account for next year. Vacation Club checks are mailed out May 1<sup>st</sup> and Christmas Club checks are mailed out November 1<sup>st</sup>.
- **Tax time** is just around the corner. Direct Deposit your **Income Tax refund** into your checking account at the Credit Union. If you have your refund direct deposited, you should receive your refund in less than two weeks. You will need the Credit Union's routing and transit number and your account number.

#### **2011 CECU BOARD OF DIRECTORS**

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

#### **OFFICE HOURS:**

Mon. – Fri. 9:00 am – 4:00 pm

#### **2012 HOLIDAY SCHEDULE: THE CREDIT UNION WILL BE CLOSED AS FOLLOWS:**

Jan. 2, May 28, July 4, Sept. 3,  
 Nov. 22 & 23, and Dec. 24 & 25.

#### **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.