



# Newsletter

www.greatfallsfcu.com

For All Your Financial Needs - See Us First!

Spring 2006

## Hours & Locations

34 Bates Street, Lewiston  
Monday – Friday: 9am to 5pm  
Drive-up: 8am to 5pm  
782-7192

760 Minot Avenue, Auburn  
Monday – Friday: 9am to 5pm  
Drive-up: 8am to 5pm

Saturday: 9am to Noon  
Drive-up: 8am to Noon

ATM 24 hours

www.greatfallsfcu.com

## Holidays

Memorial Day  
Monday, May 29

Independence Day  
Tuesday, July 4

## 24 Hour Access to Your Accounts

Anywhere, anytime account access that's secure, fast and simple to use.

## Help Us Grow

Share the benefits of membership by referring a family member, a friend or co-worker to the Credit Union. Membership is available to anyone who lives, works, worships or attends school in Androscoggin County.

## Home Banking

Access your accounts by using your computer and the Internet anytime day or night. This free services let's you view current account balances, download transaction history, make transfers and much more.

## You are Invited to Attend

Great Falls Federal Credit union invites you to join us for our 52nd annual meeting.

The meeting will be held on Sunday, April 30, 2006 at 2:00 P.M. at the Knights of Columbus Hall, 150 East Avenue, Lewiston. Members will have the opportunity to meet with staff and board officials and receive an annual report. In addition, those attending will have a chance to win door prizes and receive giveaways.

*Mark you calendars for Sunday, April 30th to attend our 52nd annual meeting.*



## Growing to Meet your Needs... Thanks to You!

On behalf of everyone at Great Falls FCU, we would like to thank you, our members, for your continued support during the implementation of our new computer system. We are always looking for better ways to serve our members and we are confident that these changes will enable us to offer the most competitive financial services available.

As always, please read and review your account statement for up-to-date activity. If you have any questions or concerns about an account or any of our products and services, please feel free to contact the Credit Union.

*We are always here for you.*

## Teller-Phone<sup>sm</sup>:

You can access your accounts from home, work and even from out of town. With our audio response system you can make account inquiries, transfer funds and make withdrawals from your Share and Share Draft accounts. All you need is a touch-tone phone and special access codes.

**Stop by the credit union to sign up for these convenient services today!**



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## Is Now the Time to Refinance?

With rates still hovering at an all time low, now's a good time to look into the possible advantages of refinancing your current vehicle loan to Great Falls Federal Credit Union or finance that new purchase.

It's hard enough to shop for a new or used vehicle. You have to decide that make, model and year. Then you still need to decide how much you can afford.

That's where we come in. We'll work with you and your budget to determine that payment that's right for you. With pre-approval in hand as you shop, you'll have the power to negotiate a great deal. Then bring the dealer's purchase order to us to complete the transaction.


Don't let anyone push you into financing where you are not confident. Finance where the staff knows you. With a low rate and pre-approved loan, we make it easier than ever to slide into the seat of that new vehicle. But hurry, rates are changing – act today.

# Your statement has a new look.

Great Falls Federal Credit Union has upgraded to new state-of-the-art technologies, so you will notice your credit union account statement has a new look with easy-to-read balances and transaction references. Share draft reconciliation and important information about member rights and disclosures appear on the back of page one.

1. Our address and contact information, along with your confidential account information will always appear at the top for easy reference.
2. You'll find an important message from the credit union here on each statement.
3. Transaction references for each account with posting date, description, charge/fee, amount and balance.
4. New balance or payment due date
5. Dividends earned or interest paid
6. Share draft activity
7. Total share and loan balances

We'll be glad to answer any questions you may have. Please call us at 207-782-7192

SEND INQUIRIES TO	Great Falls Federal Credit Union 34 Bates Street Lewiston, ME 04240 207-782-7192		ACCOUNT NUMBER 12345 SSN# STATEMENT PERIOD 01/01/05 01/31/05				
	JOHN A. MEMBER 100 MAINE STREET ANYTOWN, ME 12345		Page 1  Your statement has changed effective with this statement. It has a new look. If you have any questions, please stop in or call us at the phone number listed above.				
Posting Date	ID # / Eff. Date	Transaction Description	Payment Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01	ID 00	Share Previous Balance					3073.81
		Joint Owner: JANE A. MEMBER					
01/04		Withdrawal			-250.00		2823.81
01/06		Withdrawal to transfer to share 71			-100.00		2723.81
01/13		Withdrawal			-250.00		2473.81
01/17	08/18	Deposit transfer from share 17			1.90		2475.71
		Deposit Dividend 0.000%					
		Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05					
		Based on Average Daily Balance of 000.00					
01/31		New Balance					2475.71
		Dividends earned year to date 3.15					
01/01	ID 21	Special Savings Previous Balance					7359.61
		Joint Owner: JANE A. MEMBER					
01/04		Withdrawal Transfer to Share 71			-200.00		7159.61
		Deposit Dividend 0.000%					
		Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05					
		Based on Average Daily Balance of 000.00					
01/31		New Balance					7159.61
		Dividends earned year to date 46.93					
01/01	ID 10	Share Draft Previous Balance					327.11
		Joint Owner: JANE A. MEMBER					
01/04		Deposit Transfer from Share 69			200.00		527.11
01/05		Withdrawal ACH CUNA MUTUAL			-9.00		518.11
01/06		Draft 001001			-50.00		468.11
01/05		Withdrawal ACH Health Care			-121.50		346.61
01/09		Draft 001003			-25.00		321.61
01/11		Draft 001002			-150.87		170.74
01/23		Deposit Transfer from Share 01			100.00		270.74
		Deposit Dividend 0.000%					
		Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05					
		Based on Average Daily Balance of 000.00					
01/31		New Balance					270.74
		Dividends earned year to date 0.00					
Number	Amount	Number	Amount	Number	Amount		
001001	50.00	001002	150.87	001003	25.00		
		Total Dividends earned to date				50.08	
Account Balance Summary							
Share			2475.71				
Special Savings			7159.61				
Share Draft			270.74				
			9906.06				
NOTICE: See reverse side for important information concerning your rights and disclosure information.							

