

NEWSLETTER

SUMMER 2013

STUDENT CHOICE LOANS

Private student loans are meant to fill the gap in financial aid that is left between the Cost of



credit union
StudentChoice
convenience | trust | value

Attendance (COA) and the Federal loans/aid you've received. Private loans are not offered through the federal government, so it's important to look for a loan program from an institution you trust, like Everett Credit Union's Student Choice solution. These loans are in the name of the student but often require a co-signer. They are not guaranteed or subsidized by the government. Instead, they are based on the credit score of the student and/or the credit score of any co-signer on the loan.

Our Student Choice Loans have zero origination or prepayment fees, low interest rates, flexible deferment and repayment options, and an easy application process. For more information, email loans@everettcu.org.

SHARED BRANCHING

Did you know your membership includes Shared Branching? With Shared Branching, credit unions from all over the nation share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.



the swirl

Anywhere you see *the swirl* you can conduct a range of transactions, such as deposits, withdrawals, loan payments, transfers between accounts, and purchase money orders, travelers checks and official checks.

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport

Visit www.cuservicecenter.com to download the free iPhone app!

WE ARE BOSTON STRONG

As part of the greater Boston community, our Everett Credit Union staff collected over \$500 for The One Fund Boston. Because together we can make a difference, together we are Boston Strong.



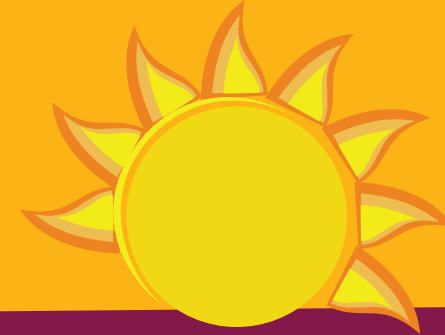
ECU DONATES TO "BIG IRON"



Christopher C. Duquet is a Malden resident and currently on active duty in Afghanistan. He is serving with the 3rd Combat Aviation Brigade as an instructor pilot. As a show of American citizens' support, Everett Credit Union donated to his battalion, Bravo Company "Big Iron", to continue their fight against terrorism. We thank all our American soldiers for their sacrifice to protect our freedom.



Good luck next year Samantha!



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6 Things to Remember for the Graduating Senior going to College

- 1. You need to hit the ground running.** If you have scholarships and grants, great. You're already ahead of 90% of the U.S. student population who finance their education with loans. Don't blow it – make keeping those scholarships and grants your #1 priority.
- 2. Spend a lot of time on the Internet learning useful skills** – make a blog, set up an online store, learn website design, etc. Don't spend a lot of time playing Angry Birds or posting Instagram photos.
- 3. Join organizations.** Hanging out with friends in college is great. But join organizations that force you to meet people you otherwise might not meet. Join intramural sports or interest clubs. Get out and participate, and don't stop joining even after you finish college. There are a lot of interesting ways to meet people that don't involve tweeting and a Facebook account.
- 4. If a class looks interesting, take it.** Mix it up. You'll find out what you love and hate, and that's useful to know.
- 5. Get a credit card now.** Sounds like odd advice considering how much trouble people have, but get a credit card, start building a credit history, AND PAY THE WHOLE BALANCE EACH MONTH. It can be done, and now is the time to set your money habits. If you can't pay off the full balance one month, freeze the card in a block of ice or cut it up. When you pay it off, lesson learned and you can start using it again.
- 6. Live life to the fullest!** Think about this: By attending college you are amongst the best educated, most privileged and luckiest people to live on this planet in human history. DO NOT WASTE THIS TIME. Have fun, play hard, study hard, meet people, spend hours talking about life, love, hopes, politics or whatever you want. But most importantly, seize this opportunity!

International Travel

Please notify us in writing if you will be travelling internationally and plan to use your Everett Credit Union Visa Debit Card. For your safety and security, our card services department blocks all international transactions.

Your written notification allows us to remove the block so you have access to the benefits of your Visa Debit Card, while maintaining the same standard of security.

Drop off or mail your signed travel notification to: Everett Credit Union, 650 Broadway, Everett, MA 02149.

JOSEPH FISHER MEMORIAL SCHOLARSHIP

The proud recipients of this year's **Joseph Fisher Memorial Scholarship** are **Samantha Fudge, Brenden LaRosa, & Camila DaSilva**. All of us at Everett Credit Union wish you the very best in your college years. Congratulations to the Class of 2013!

MASS CREDIT UNION LEAGUE STUDENT ESSAY CONTEST

Kaya Small, an 8th grader of Lafayette School, was selected as a finalist for the Annual Massachusetts Credit Union League Student Essay Contest. Over 1,000 essays were submitted state-wide for the "People Helping People" theme middle school essay contest. Kaya was recognized at the State House in Boston and awarded \$250. Congratulations!

TODAY A READER, TOMORROW A LEADER



We collected over 300 children books in April. We are grateful to our members and staff for making this year another successful Children's Book Drive.

HOLIDAY CLOSINGS

Independence Day
Thursday, July 4, 2013

Labor Day
Monday, September 2, 2013

Columbus Day
Monday, October 14, 2013

Lobby Hours

Monday - Wednesday	Thursday	Friday	Saturday
8:30am - 4pm	8:30am - 6pm	8:30am - 5pm	9am - 12pm

Drive-up Hours

Monday - Friday	Saturday
7:30am - close	9am - 12pm