

From the President's Desk...

Have you considered a paperless future?

Going paperless is one of the easiest ways to green your lifestyle. Aside from the convenience, it's environmentally responsible. Fox Valley Credit Union is committed to working towards a paperless future. The environmental impact of paper production, processing, and distribution as well as both the monetary and environmental costs of using paper has been an increasingly discussed topic in the news recently.

Going paperless in your home life is certainly an admirable ambition. Paper not only costs money in terms of paper and ink, but it clutters up your life and can create confusion. Plus, it's easily destroyed by fire and water, or can be lost, misplaced, or easily viewed by others. Digital documents, on the other hand, can be backed up and stored off-site or in multiple locations. And they are easy to search, sort, and access from anywhere.

A number of benefits are achieved by going paperless:

- Reduces the need to cut down trees which release oxygen into our environment.
- Decrease the fuel consumption for air, rail, and road transportation to deliver both the products used to manufacture and distribute paper, along with the actual statements themselves.
- Reduce cost associated with printers, copiers, fax machines, ink, and toner cartridges.
- Eliminate filing cabinets and reduce space requirements for storage.
- Secure backup of all documents.
- Real time updates and delivery of documents.

In many instances, by the time you receive and open your paper statement, the information is already outdated!

Electronic statements provide almost immediate access to your information and is generally more secure than paper statements. This saves trees, protects our environment, and allows you to be more productive by saving time and money with every transaction executed. Going paperless means you're not only doing good for the environment but you are enabling yourself to live on your own terms, accessing 'paper' from anywhere in the world so you can focus on other things.

Fox Valley Credit Union is proud to offer e-statements as an easy way to 'Go Green.' As "Your Community, Your Credit Union", we want to be environmentally responsible for our membership, our community, and to future generations. You can sign up for e-statements on our website, or feel free to come into our office or call one of our member service representatives. We also offer online banking and other electronic services as a way to achieve a paperless future.



Protect Your Checking Account and Your Good Name

Life doesn't always go according to plan, and overdrafts do occasionally occur. Fox Valley Credit Union offers two levels of protection on your checking account to cover any overdrafts. The first level of protection is setting up your account to automatically transfer funds from your savings, money market, or club accounts to transfer in the event you overdraw your checking account. For a nominal fee of \$3.00 per transfer, you will protect your account from higher Non-Sufficient Funds fees and the embarrassment of having a check or automatic payment returned. Keep in mind that Regulation D limits the number of transfers from a savings account to six per month. Contact an FVCU Representative to make sure your savings accounts are linked to your checking account.

The second level of protection is a new product that FVCU is offering – **Courtesy Pay Line of Credit**. You can apply for a line of credit up to \$300. If your checking account becomes overdrawn and no funds are available in a linked savings account, a transfer would be automatically made from the Courtesy Pay Line of Credit up to your limit. A per item fee of \$28.00 is assessed when advancing funds from the Courtesy Pay Line of Credit. Contact our lending department at (630) 859-2276 or info@foxvalleycu.com for more information or to apply!

Location

575 N. Broadway
Aurora, IL 60505
Phone (630) 859-2276
Fax (630) 859-2472
www.foxvalleycu.com

Lobby Hours

Monday, Tuesday, & Thursday
9:00 am - 5:00 pm
Wednesday
By Appointment
Friday
9:00 am - 5:30 pm
Saturday
9:00 am - 12:00 pm

Drive-up Hours

Monday, Tuesday,
Wednesday, & Thursday
7:30 am - 5:30 pm
Friday
7:30 am - 6:00 pm
Saturday
8:30 am - 12:30 pm

Holiday Closings

Independence Day
Friday, July 3
Closed at 12:00 pm
Saturday, July 4
Closed

Labor Day
Monday, September 7

Columbus Day
Monday, October 12

ATM: We now have an ATM located at the Credit Union!!

MOBILE APP!! We now have a mobile app for your phone, kindle etc. Just go to the store and search for Fox Valley Credit Union. Login with your current information and you're on your way!!

Check Out our Hot Auto Loan Rates!



Are you in the market for a new or used car? Do you currently have an auto loan financed elsewhere? Loans available to finance include new and used vehicles, motorcycles, and recreational vehicles.

- **Rates as low as 1.99% APR***
- **Flexible loan terms to meet your payment needs.**
- **Credit Life and Credit Disability payment protection gives you and your family peace of mind in the event of death or disability.**
- **We offer Mechanical Breakdown Coverage to cover mechanical repairs as well as Guaranteed Asset Protection Coverage to protect you in the event of a total loss or theft of vehicle.**

**Apply online or in person to get qualified.
For more information contact our Lending
Department at (630) 859-2276.**

New Certificate of Deposit Options

We have expanded our Certificate of Deposit (CD) options for regular and IRA CDs. We now offer terms as long as 60 months. Please see our rates below.

Money Market & Christmas Club Dividend Rate Increase

Great news! We have raised our dividend rates on Money Market and Christmas Club accounts. Please see our rates below. Open a Money Market or Christmas Club account to start taking advantage of our great rates.

Back to School Loan Special

We know...summer just started and we are bringing up school! But it's never too early to start planning for the next school year. Starting July 15, 2015, Fox Valley Credit Union will be offering a Back to School Loan to help cover the costs of tuition, books, and supplies. You can borrow up to \$1,000 depending on your credit history for 10 months at 10.00% APR. Apply online or in person to get qualified. For more information, contact our Lending Department at (630) 859-2276.

Have you checked out our new website yet?

Fox Valley Credit Union launched a new web design earlier this year. The new website was designed with our members in mind. Some of the highlights of the new website are:

- **Sign on to Online Banking right from the Home Page.**
- **Apply for a loan online with ease.**
- **Savings and Loan Calculators on the Home Page help you to plan for the future.**
- **Loan and savings rates are updated daily.**
- **Quick links on the Home Page to our Facebook page and to send us an email.**
- **"Search" feature on the Home Page – if you are not sure where to look, you can use the search button to help you navigate the web pages faster.**

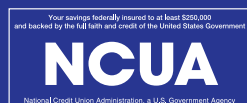
The staff and board of directors at Fox Valley Credit Union are working hard to make sure that our members have the best products and services available. If there is something you would like to see us do, please contact us at (630) 859-2276 or by email at info@foxvalleycu.com. We would love to hear from you!

Loan Rates

VEHICLE LOANS	RATE
New Vehicle	from 1.99% APR*
Used Vehicle	from 1.99% APR*
SIGNATURE LOAN	from 7.99% APR*
SHARE SECURED LOAN	3.00% APR*
VISA	as low as 5.90% APR*

*APR = Annual Percentage Rate. Rates are determined by your credit score. Rates are subject to change without notice.

**APY = Annual Percentage Yield



Federally insured by NCUA.



Savings Rates

SHARE ACCOUNTS	RATE	APY**
Over \$100	.15%	.15%
IRA	.30%	.30%
CLUB ACCOUNTS	.15%	.15%
CHRISTMAS CLUB ACCOUNT	.25%	.25%
MONEY MARKET ACCOUNTS		
\$2,000 - \$10,000	.20%	.20%
\$10,001 - \$20,000	.25%	.25%
\$20,001 - \$50,000	.30%	.30%
\$50,001 - \$100,000	.35%	.35%
\$100,001 plus	.40%	.40%
CERTIFICATES OF DEPOSIT		
12 months	.25%	.25%
24 months	.40%	.40%
36 months	.55%	.55%
48 months	.75%	.75%
60 months	1.00%	1.00%