



Richard Says:

As you read this letter we sadly say good bye and **THANK YOU** to two of our long term Board Members! Deborah Vinacco and Thomas Folan have both served our credit union and it's membership for many years and brought their unique perspectives to our group which have helped guide and grow the organization into what you know today! I cannot think of anybody involved with the credit union who does not know, love and respect Mr. Tom Folan. Tom served as the credit unions manager for many years, guiding it through a period of expansion and outreach with the FM Global community. Tom always took care to know his members and cultivate a family feeling at the credit union and today we see the tremendous spirit infused through Tom's many years. When Tom decided to "retire" from the credit union he stayed on the Board of Directors and the Supervisory Committee helping to guide the credit union and insure that our members continued to receive the quality products and service that they had come to expect through his many years. It is with a very heavy heart that we all say good bye to Tom but we all know that Tom will be spending some great time with his wonderful wife Barbara and hopefully enjoying the sunny beaches of Puerto Rico! I want to personally say **THANK YOU** Tom for all of your help and guidance and insight! Please enjoy

yourself! Deb Vinacco has also decided to take this time to step down from her many years serving our members as a director. Deb has served the credit union and its membership for 7 years. Deb has always been a tireless advocate for our members, fiscal responsibility and service. Deb has always brought good old fashioned common sense to our discussions and her passion for great discussion and her ability to help people see differing perspectives will be greatly missed by all of our Board. Deb's willingness to look at things in a different light has always enhanced our discussions and guaranteed to you the member would always reap the benefits. So if you see Deb walking around the halls in Johnston, remember to tell her **THANK YOU** for all her years of hard work and service! Personally I will miss Deb's crazy funny sense of humor as Deb always made me laugh and challenged me to think! So Thanks Deb and best of luck in your new endeavors!

HOME BUYERS SEMINARS

Chadwick FCU will be offering a series of home buying seminars very soon. These seminars will be aimed at our members who are looking to buy a home or just trying to gather information about home buying. We will be working with one of our mortgage experts to present an informative session that will give you the

tools to understand what is involved with purchasing a home, how to obtain a mortgage, and how to begin the process. Seminars will take place on April 14th and 15th at our Norwood MA and Johnson RI campuses. We are still trying to determine exact timing. Once we have these times and dates finalized we will post it to our web site for people to sign up. Please continue to check our website for further details. This is a great time to buy a home and benefit from the new tax breaks associated with purchasing a home. As a member of Chadwick Federal Credit Union you are eligible to take advantage of any of the variety of loan products offered! Remember as a credit union and our primary function is to promote savings and assist our credit worthy members through lending. **WE HAVE MONEY TO LEND!** Check out our rates at www.chadwickfcu.com and you will see that not only do we offer a full range of loan products but we offer some great rates!

Now is the time to take advantage of our great **CUE (Credit Union Home Equity)** line of credit, which is at a great rate of prime minus $\frac{1}{2}\%$ *. If you have equity in your home, now is a good time to think about getting rid of the high priced credit card debt and other higher rate debt with a low rate no closing cost, Chadwick CUE loan. * CUE rates vary over the life of the loan and equal 4% or prime minus $1\frac{1}{2}\%$, whichever is greater. Prime rate is currently 3.25%.



First Mortgages are now available up to a term of 20 years and at great rates! If you are looking to refinance your old high rate loan or purchase a new home feel free to call us and get more information! Now is the time to lock in historic low rates and start saving!

Automobile loans are a specialty of Chadwick and we can help you get into that new or used car quickly and at very attractive interest rates! Remember that we are here for your benefit so we will give you the loan product that best meets your needs, unlike the auto dealers who will give you a loan that makes them wealthy. When we give you a loan we make sure it makes sense for you! 75% auto loans allow our members with money down to take advantage of even lower rates on the purchase of a new / used car. We are currently offering those members the same low rate as a 15 year home loan! So see if this product works for you and call today!

Coin Machine - We now have our very own coin counting machine available to everyone at our Rhode Island location. No more rolling your loose coin, just dump them in the machine and let the machine count them! There is a small 7% fee for this service which will help to fund the Heron Peterkin Scholarship which we will be making available annually to help members with tuition. It will be awarded annually beginning in September 2010. So please help us to help you and take advantage of the coin machine and use

your time for more fun activities than rolling coin!

Individual Retirement Accounts (IRA's)

If you are looking for a safe, secure and stable investment vehicle to add to your retirement portfolio, a credit union IRA is a perfect investment. Federally insured through the NCUA, you never have to worry about losing your investment and you will earn competitive rates no matter what term you chose. So check out our rates today and let us help you prepare for the future!

E-STATEMENTS

Electronic Statements (E-Statements) are here and you can sign up for them anytime you like on our website. Please help us conserve in 2010 and for signing up for an e statement we will be giving you a free re-useable Chadwick Shopping Bag!! Shop in style and help us eliminate wasted paper!

BENEFICIARY INFORMATION

Please remember that you must update your beneficiary information with the credit union. Please feel free to stop by or call us so that we can send out the documentation that will need to be signed and maintained to guarantee your money goes to whomever you designate and not to the state! So please help us to update our records if you think you may have or want to change your designated beneficiary.

Address information - Please make sure to let us know when you are relocating. We do not receive information from any source as to your location and so you need to notify the credit union when you change address. This action will help us to make sure that you continue to receive all of your credit union correspondence!

FEE SCHEDULE 2010

Money Orders	\$1.5
Travelers Checks	\$1 per \$100
Gift Checks	\$1.25 / \$2
Dormant Account	\$3
Online Credit Union Access	FREE
Online Bill Payment	FREE
Automatic Telephone Teller	FREE
Share Draft Checking	FREE
Notary Public Services	FREE
Stop Payment Share	
Draft / ACH	\$12
Insufficient Funds Return	
Item (NSF)	\$30
Below Minimum Balance	\$3
Debit Card RUSH Order	\$50
Debit Card replacement cost	\$12
Wire Transfer (international)	\$40
Wire Transfer (domestic)	\$20
IRA Annual Fee	\$10
Returned Deposit Item	\$3
Statement or Account Research	\$12 per hour
Share Draft Copies	\$5