



## Richard Says:

Some exciting new developments have been happening at Chadwick and I wanted to take moment to tell you about them. The Board of Directors has taken the very bold step of revamping our loan pricing strategy for our membership. This new change will allow the credit union to offer loans to many members who previously may not have qualified and also allow our members to take advantage of lower rates with their good credit. Personal and automobile loans will now be **much more available** to all members as we have changed our guidelines to accept loans from a larger swath of the membership who previously had been closed out as a result of their credit scores. These members will now be able to apply for a loan and they may receive these loans with rates commensurate with their credit histories. This new model allows the credit union to also **reward our members with great credit** by allowing them to get the lowest possible rates available. So if you have liked our great low rates in the past, wait till you see our new lower rates for those members with the best credit!

Our new model will determine the price of your loan based on your credit score and credit history, the better your score the better your rate! Keeping in mind the mission of our credit union, the Board of Directors has taken a very innovative

approach to helping our members improve their financial position and credit. Once a member is granted a loan, they may re write the loan once during the life of the loan, IF, they make their payments according to schedule and improve their credit score! So we want to encourage our members to work with the credit union to improve your credit and help you meet all of your lending needs.

**Thank you for your membership!**

## CWICK CAR CASH AUTOMOBILE LOANS\*\*\*

The Board of Directors has created a new loan product for our members. This loan is called our CWICK Car loan. If you need cash quickly all you need to do is bring us your clear car title and we will determine the value to be used as security for your loan. We will grant these loans up to 30% of the Blue Book value to a limit of \$5000.

The maximum term for repayment is 5 years and the rate applied to these loans is 18%. Proof of full insurance coverage is required. Remember that this loan is available to help those members who may not be able to qualify for other unsecured loans or who need cash quickly.

## LOST ATM/DEBIT CARDS

If you lose your ATM or Debit card you should always call the credit union first to report this loss, however if you should notice that you have lost your card during an hour when we are closed, you can always call our special number to report the loss. This will allow you to help us insure that nobody uses your card illegally.

**1-800-554-8969**  
is the number to call!

## BEST CHECKING ACCOUNT AROUND

Why are you paying all those fees and high charges for your checking account with all the minimum deposit restrictions at another bank?

**Why not take a moment and look at our  
Share draft checking account today!**

- Free Debit / ATM card
- Free internet banking
- Free bill payment
- No minimum balance
- Automatic overdraft protection
- Free standard checks
- And more.....



## ABANDONED PROPERTY

Every year the credit union is required by law to turn over to the Commonwealth of Massachusetts, any funds in accounts that are determined to be abandoned. Massachusetts law states that if an account has had no contact in three years, then it is abandoned. So please be sure to contact the credit union regarding your account if you have not done any transactions in the past three years. It is sufficient to simply call us and confirm that you have this account; we can activate that account with a phone call. The best means to activate your account is to make a deposit, so stop in, say hello and use your credit union membership.

## BEST PLACE TO GET YOUR MORTGAGE!

We have all heard too much about the subprime mortgage meltdown, the credit crunch, housing foreclosures and the general gloom in the economy. Chances are that many of you may still be in need of sound mortgage and refinancing choices in 2010. Remember that your credit union is STILL your best choice for your home financing needs AND is the place you can trust to give you the best advice and programs around! Call today and see if we can help you, we will maintain many of the mortgages granted right here at Chadwick and if we do not maintain them, we will

have you work with our very own credit union brokers who cater specifically to our member's unique needs.

- Many different products available, FHA, Conventional, Jumbo etc.
- Online applications with our credit union brokers for fast approval and response.
- Non-solicitation of other financial products.
- Personalized service from experienced Loan professionals.

Call us today at 781-255-4917 or go to our website at [www.chadwickfcu.com](http://www.chadwickfcu.com).

## PRIVACY STATEMENT

Chadwick Federal Credit Union is committed to safeguarding your confidential information. In the course of providing our services we collect personal information about you that is not publicly available. We do not sell or distribute membership lists or your personal information. We do, however, share information about you with other companies in order to complete your transactions and to provide other financial services. We believe that all information provided by our members, regardless of channel (Internet, telephone, or face-to-face), is personal and private.

We will collect information only for legitimate business purposes and to better

serve our members. We will maintain accurate records based on the information provided to us. We will share information only with companies that assist us in providing products and services to our members. We will provide information when legally required and for credit reporting and fraud prevention. We will maintain stringent data security measures at all times. We will comply with all applicable privacy laws.

## 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 Statement or	\$3
Account Research	\$12 per hour
Share Draft Copies	\$5