

Important updates for CLFCU members

NEWSLETTER

Volume 19, Issue 1 April 2017

Easter Bunny will be here April 14th

9 am to 11 am

*Gody bags

*Enter to win a door prize

*Photos with the Easter Bunny - bring your camera

ALL kids are invited!

85th Annual Meeting

April 17, 2017 at 6:00 pm Huntington University

Habecker Dining

ALL members are invited

*Free Food

*\$850 worth of Door Prizes

Come to vote and learn about your credit union!

Please RSVP to 260-356-6220



Financial Update

02-28-2017

Assets: \$19,601,230

Shares: \$16,955,048

Loans: \$12,074,943

Equity: \$2,573,078

Capital/Assets: 13.13%

What's New At Your CU

New Online Banking Features



*Mobile friendly version

*Set up e-Statements

*Set up text alerts or email alerts

*Change your address

*Set up repeating transfers

*See your cleared check images

Visit www.communitylinkfcu.com

First time users: you will use your base account number for your login ID. The password will be the last 4 digits of your social security number and the last 2 digits of your birth year

Kidz Club / My Gen Events

National Credit Union Youth Month

April 1 - 28, 2017

This is a special month where credit unions all across the nation focus on their youth savers! At Community Link Federal Credit Union, we are going to **give away a One Year Family Membership to the Fort Wayne Children's Zoo!** How can they enter? For every deposit the youth makes to their account between April 1st and April 28th, they will be able to guess the number of animal cookies in the jar. The closest guess will win the zoo membership! We will also have stickers, coloring pages, and educational materials. All new youth accounts can get entered to win also!!!



Open A Youth Account Today To Join In On The Fun!



Holiday Closings

CLFCU will be closed to observe the following holidays:

Memorial Day

May 29, 2017



Independence Day

July 4, 2017



Labor Day

September 4, 2017



Columbus Day

October 9, 2017



Hassle Free Mortgages!

Rates as low as 4.00% APR Fixed

PLUS LOW CLOSING COSTS!

Stop by and see Jill or Lora today for more information.





Loan Application process is quick and easy! Don't Delay, Apply Today!



Now offering a Platinum Visa Card with a low 9.9% Fixed APR! PLUS get 7.5% APR for 12 months on ALL Visa Balance Transfers! We also offer a Share Secured Visa Card with a low 6.8% fixed APR. The Share Secured Visa Card is a great way to build up your credit score by using the card and paying it off every month!

Beware of These Common Scams

Nigerian Scams - People claiming to be officials, businessmen or surviving relatives of former government officials in countries around the world send countless offers via e-mail, attempting to convince consumers that they will transfer thousands of dollars into your bank account if you will just pay a fee or "taxes" to help them access their money. If you respond to the initial offer, you may receive documents that look "official." Unfortunately, you will get more e-mails asking you to send more money to cover transaction and transfer costs, attorney's fees, blank letterhead and your bank account numbers and other sensitive, personal information.

Secret Shopper Scams - The most recent scams involved people receiving checks for over \$1000 from Walmart with instructions to spend a couple hundred dollars at Walmart and send the rest back to them to cover expenses. The Walmart checks were fraudulent and caused people a lot of money troubles.

Online Dating Scams - This scam involves internet dating sites. The scammer will talk to you, become your boyfriend or girlfriend, send you pictures, and might even visit you. They get to know you and then ask for money. They might tell you that they are stuck in a foreign country for their job and you need to send them money right away so that they can come visit you. The victims of this type of scam have sent thousands of dollars overseas only to find out that their "boyfriend" or "girlfriend" was part of a fraud ring. Be very weary of dating people who are overseas.

For more information on common scams, visit the Office of the Indiana Attorney General Consumer Protection Division at www.IndianaConsumer.com

Staff and Volunteers

Misty Harrison - Manager

Melissa Ivey - Member Service VP

Jill Simcoe - Head Loan Officer

Lyvonne Nightenhelser - Compliance/ Accountant

Lora Lough - Loan Officer

Christa Lee - MSR

Hannah Town - MSR

Carol Smart - Receptionist

Julie Heaston - Board Chairperson

Dick Norwood - Board Vice Chairperson

John Murray - Board Member

Doug Sharrard - Board Secretary

Donald Schoeff - Board Member

Important Info Hours

Lobby

Mon.- Fri. 8:00 am to 5:00 pm

Drive Thru & Appointments

Mon.- Thurs. 8:30 am to 5:00 pm

Fri. 8:00 am to 5:30 pm

Sat. 9:00 am to 12:00 pm

325 Etna Ave

Huntington, IN 46750

(260) 356-6220

(260) 356-6337 Fax

Audio Response Teller

(260) 359-2090

www.communitylinkfcu.com ccu@communitylinkfcu.com





Roger Horrell - Supervisory Chairperson & Board Member

Missy Gentis - Baord Member

Brenda Emley - Supervisory Committee

Gail Tackett - Supervisory Committee

Brady Bailey - Supervisory Committee

Membership				Draft Copy	\$5.00
Membership Fee	NA	Health Savings		ATM-Cash Advance	\$0.50
Closed Membership Fee	\$5.00	Set-up Fee	\$10.00	Over-limit Fee if \$100 over limit	\$20.00
(If closed w/in 6 months after mem. opened)	(pai	Early Closing (within 24 mos.)	\$20.00	Late Payment Fee after 10 days	\$20.00
Account Re-Open Fee	\$20.00			Annual Fee	NONE
		Service Fees		Card Center Phone Payment	\$3.00
Share Account		Acct Reconciliation	\$10.00/hr	Teller Cash Advance	FREE
Dormant Account Fee	\$3.00	Ach Origination	\$5.00	Additional Card Fee	FREE
(Two years of inactivity)		Statement Copy	\$5.00	Balance Transfer Fee	FREE
Christmas Club Early w/d	\$5.00	Verification of Deposit	\$5.00	Other Fees	
(January 1-Sept 30)		ACH Returned Item	\$29.00	Account Collection Fee	\$20.00
Below Minimum Balance Fee	NA	Returned Mail	\$5.00	Cashiers Check	\$5.00
(No Min Balance Required)		Return Item: personal	\$15.00	Cashiers Check (Non-Member)	\$10.00
Basic Share Draft		Return Item: non-personal	\$15.00	Money Order	\$2.00
Below Minimim Balance Fee	۸N	Telephone Transfer/Inquiry Fee	\$2.00	Money Order (Non-Member)	\$3.00
(No Min Balance Required)	177 T	Notary (free w/ e-checking)	\$2.00	Outgoing Wire	\$25.00
(1)		Notary –Non Member	\$2.00	Incoming Wire	NONE
E-Checking				*CLFCU Does NOT Do international wires	
Monthly Service Charge		Money Management Savings		Temporary Checks	\$0.25
(Based on Total Relationship)		Early Closing (w/in 6 months)	\$25.00	Xerox copies per page	\$0.25
	Monthly Service Fee	Excessive Withdraws	\$10.00	Fax Fee-Local per page	\$1.00
	\$0.00	(One free withdraw per quarter)	•	Fax Fee-Non Local per page	\$2.00
\$1,000.00 to \$2,499.99	\$3.00	Certificate Account		Check Cashing per Transaction	\$5.00*
\$0.00 to \$999.99	86.00	Early Withdrawal Penalty Fee	180 days dividends	Avoid this fee with one of the following:	
Relationship balance includes all share acco	ounts, club accounts, Certificate			*E-Checking Account	
accounts, IRA's and loan accounts. Excludes credit card accounts.	les crédit card accounts.	IRA		*Minimum Average Relationship Balance of \$250.00	ce of \$250.00
		Early Closing (within 24 mos)	\$50.00	(Relationship is the total of all loans, savings,	ings,
Share Draft Fees		Opening Fee	\$20.00	CD's credit card & checking account balances)	llances)
NSF Per Item	\$29.00	Minimum Balance	\$20.00	*Under the age of 21 are exempt	
Draft Honor Fee	\$32.00	Debit Card		Loan	
Stop Payment	\$20.00	CLECII Card Usage	NONE	Loan Payoff Fax / Ltr	\$20.00
Inactive Account	\$2.00	CLECH ATM Machine Usage	NONE	Early Loan Payoff	NONE
(One year of inactivity)		Replacement Card	\$15.00	Loan Application	NONE
Draft Copy	\$5.00	Ralance Induity Fee	\$1.00	Consumer Late Payment after 15 days	\$20.00
Overdraft Transfer from Savings	\$3.00	ATM Fee-Non Memhers	\$2.50	Loan Payment Return Item	\$29.00
Overdraft from LOC	NA	ATM Honor Fee	\$32.00	Vehicle Title Processing	\$20.00
Checks: Varies with style/quantity				Mortgage Doc Prep	\$150.00
Check Order by Telephone	\$5.00	Visa		Mortgage Loan Application	\$50.00
CCU@cuonline.coop		Replacement Card	\$15.00	Mortgage Late fee 5% of payment after 15 days late	5 days late
1-888-784-5296		NSF Check	\$29.00	Internal refinance w/out new money (simply to reduce rate)	ply to reduce rate)
Atcu				\$100 consumer loan\$250 rea	\$250 real estate loan