

CHOICE MATTERS

A NEWSLETTER FOR MEMBERS OF
CHOICE ONE COMMUNITY CREDIT UNION

FALL 2011

INSIDE:

LEARN HOW TO GET
.75% OFF
A NEW OR
REFINANCED LOAN

GET THE
BUYING POWER
OF A CHOICE ONE VISA!

SKIP A PAYMENT
ON US THIS
HOLIDAY SEASON

CHOICE
ONE
COMMUNITY
Credit Union



Scan this code with your
smartphone to find out more
information about Choice One.

PRESIDENT'S MESSAGE

It's hard to imagine life without debit and credit cards. They make it easier and safer to purchase the things you need, as well as the things you want. Just as these cards are important to you, the revenue from card use is vital to our credit union to support the administrative expense of card programs. Fees called interchange fees allow the cost of doing business to be shared among merchants and financial institutions.

Last year, Congress enacted a law that regulates the debit interchange rates and gives merchants more control over a consumer's use of debit cards and credit cards at the point of sale and by how the transaction is processed. The Federal Reserve Board voted to cap interchange fees in June, however the big banks were already raising fees on their customers prior to the vote.

Here at Choice One, we are committed to keep our fees as low as possible. Even with the new debit card interchange fee cap, we will continue to offer services to meet your needs with fees that are lower than the big banks. When you think about your financial needs, think about Choice One. We are committed to you.



Sincerely Yours,

Thomas Smith
President/CEO

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YOUR KEY TO SMART BORROWING IS THE EQUITY IN YOUR HOME! CHOICE ONE IS OFFERING LOW, LOW RATES.

If you would like to make some home improvements, pay down some high interest debt, or are planning a dream vacation, now is a great time to borrow, with Choice One Home Equity Loan rates starting at only 2.99% and Personal Loan rates as low as 2.74%. A Home Equity Loan is a great way to take advantage of the equity you have already established in your home, and can be the ideal solution to your immediate cash needs.



HOME EQUITY LINE OF CREDIT

Borrow up to \$75,000 with a repayment term of up to 20 years
Adjustable Rate. Full Appraisal Required

FIXED RATE HOME EQUITY LOANS

Rate as low as 2.99% APR 58-month term**

Choice One will also pay your Appraisal Fee - a \$200 value!

PERSONAL LOANS

As Low As 2.74% APR**

18-Month Term Maximum Loan Amount \$3,500

** APR= ANNUAL PERCENTAGE RATE. Rates subject to change without prior notice. Rates shown to qualified borrowers. New money only. Rates reflect enrollment in all of our convenient services, including Direct Deposit, Virtual Branch VISA Check Card, E-Statements and Bill Payer and enrollment in your new or refinanced loan in Auto pay, you can reduce your rate by a total of .75% Contact the credit union for complete details. This is an introductory rate that is effect until December 31,2011. At the end of the introductory rate term, the rate will convert to the Prime rate. Maximum rate is 18.00%. Minimum rate is 5.00%. The annual percentage rate can change quarterly on the first day of January, April, July and October. There is no limit on the amount by which the annual percentage can change during one year period. Contact the credit union for the complete loan details.

For details, simply call **1.866.851.1658**,
visit **www.choiceone.org** or stop by any of our branch locations.

Direct Deposit

No need to sign or wait in line

STAY SAFE & SECURE AT CHOICE ONE

DIRECT DEPOSIT: SIMPLE AND SAFE

Chances are you already have regular recurring payments, like your paycheck or a Social Security check, directly deposited into your checking or savings account. It's one of life's greatest conveniences! But did you know that you also can have other checks deposited directly into your account at the credit union? For example, if you get a tax refund, you can specify that the refund be electronically transferred into your checking account. You'll simply need the credit union's routing transit number and your account number. The routing transit number is the nine-digit number printed on the lower left hand corner of your checks. Or simply give us a call and we'll go over the correct numbers with you. Using direct deposit means you'll have access to funds more quickly. It's safer, too. No more worries about a thief getting to your mailbox before you do.

For more information about direct deposit, stop by the credit union, or call 823.7676 Ext 707.

HOLIDAY LOAN SPECTACULAR

JUST IN TIME FOR YOUR HOLIDAY SHOPPING NEEDS!

Rate As Low As 2.74% APR*

BORROW UP TO \$2500.00 FOR 12 MONTHS

* APR= ANNUAL PERCENTAGE RATE. Rates subject to change without prior notice. Rates shown to qualified borrowers. New money only. Rates reflect enrollment in all of our convenient services, including Direct Deposit, Virtual Branch VISA Check Card, E-Statements and Bill Payer and enrollment in your new or refinanced loan in Auto pay, you can reduce your rate by a total of .75% Contact the credit union for complete details.

Apply for your holiday loan today.
For details, simply call **1.866.851.1658**,
visit **www.choiceone.org**
or stop by any of our branch locations.

Offer expires December 2011.



GET THE BUYING POWER OF A CHOICE ONE VISA CARD

YOU'LL GET A GREAT RATE ON A GREAT CARD.



PLATINUM 6.99% APR*
GOLD 7.99% APR*
CLASSIC 9.99% APR*

- No Balance Transfer Fees – Transfer A Balance From Another Financial Institution And Save Instantly!
- No Annual Fees
- Generous 25-Day Grace Period
- Cash Advance Availability Worldwide
- Free Travel/Accident Insurance
- And Much More!

DON'T MISS THIS CHANCE TO SAVE!

Apply for or use your Choice One VISA® credit card through December 31, 2011, and you will receive a rate as low as 6.99% APR* on all purchases, cash advances and balance transfers. Rates are in effect until your balance is paid off.

NO BALANCE TRANSFER FEES – so apply today!



SKIP A PAYMENT ON US AND ENJOY A LITTLE EXTRA CASH THIS HOLIDAY SEASON

You deserve a break this holiday season, and Choice One can help by allowing you to skip a payment on your credit union installment loan. You can free up some cash for a holiday vacation, some home improvements, or just to finish that holiday shopping.



YES I Would Like To Skip A Loan Payment in:

(choose one) December 2011 January 2012

Type Of Skip-A-Loan Payment:*

Auto Loan Home Equity Loan Personal Loan

Member Name _____ Daytime Phone Number _____

Account Number _____ Loan Number _____

Is The Payment Automatically Deducted? Yes No

Transfer Fee From: Share Savings Checking

*A \$25.00 processing fee per loan will automatically be deducted from your share account. Interest will continue to accumulate on your loan during the month you skip your payment. Each member is allowed to skip a payment twice during the designated time per calendar year. All requests to skip a payment must be approved by the loan department. MAPs and Better Choice Loans are not eligible for this program. Home Equity Loans are eligible for Skip-A-Loan one time in the calendar year. This is a special offer, all accounts must be in good standing to be eligible.

Would you like information on consolidating your bills? Yes No

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

Complete and bring this card to Choice One Community Credit Union or:

Mail To: P.O. Box 1205, Wilkes-Barre, PA 18703-1205

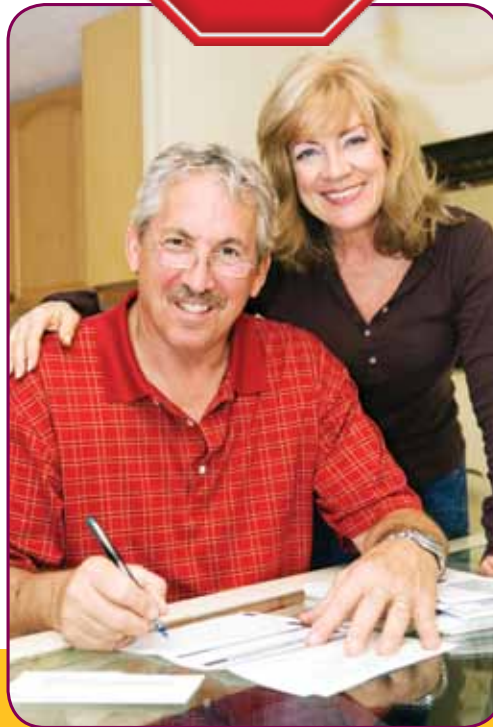
Or Fax To: (570) 822-2272

Credit Union Use Only: \$ _____ F

By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance of \$ _____ plus interest at _____ % by paying \$ _____ every _____ (payment frequency) beginning _____ (date).
 Date of Charge: _____ By: _____

PAYDAY LOANS: FAST, EASY, AND COSTLY

The ads promise quick, easy cash to keep you whole until the end of the month and payday. The storefront is easy to get to. The people are friendly and seem to be genuinely concerned about helping you out of a tight spot. But know this: The neighborhood payday lender is a costly place to get a loan. You could end up owing \$1,000 or more on a \$500 loan as interest and loan renewals are added on. Come to the credit union instead. We'll help you figure out how to get back on track, without digging yourself into a deeper hole. For example, it's possible a consolidation loan can pay off your high-interest credit cards and allow you to start tucking away funds in savings for those times in the future you need money to tide you over. So don't be conned by the offers of a quick solution to your money problems. Don't delay. Stop by Choice One Credit Union today. Our Better Choice Loan can be the perfect option for your cash needs.



**Call 823-7676 Ext 233
for information on all of our loan options.**

THANKING OUR VETERANS

November 11 is Veterans Day and we, at the credit union, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their county with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans. Thanks all - military members and their families, present and past.

MARK YOUR CALENDAR

Holiday Closings:

Columbus Day
Monday | October 10, 2011
Closed

Veterans Day
Friday | November 11, 2011
Closed

Thanksgiving Day
Thursday | November 24, 2011
Closed

Christmas Week
Saturday | December 24, 2011
*Regular Saturday
Business Hours*

Monday | December 26, 2011
Closed

New Years Eve
Saturday | December 31, 2011
*Regular Saturday
Business Hours*

Monday | January 2, 2012
Closed

Martin Luther King Day
Monday | January 16, 2012
Closed

YOUTH BANKING PROGRAMS **YOU'RE NEVER TOO YOUNG TO SAVE!**

From toddlers through young adults, our youth services are tailored to each age group, encouraging them to learn the basics of good money management. We grow with our young customers, meeting their financial services needs through every stage of their lives.



DOLLAR DOG KIDS CLUB KIDS 12 & UNDER

A great way to help kids learn the importance of saving, your child can open a Dollar Dog Kids Club account with a deposit of \$5 or more. When they join, they'll receive a savings passbook and other cool Dollar Dog stuff. It's the fun way to save!



CHA-CHING! TEEN CLUB

Teens can open a cha-ching account with just \$5.00. With it comes membership in a special club that will provide them with financial services and other resources. From information on prepping for their drivers test to health and fitness info, and the ABC's of good credit, they find it all with cha-ching!



THE EDGE – YOUNG ADULTS

We know that young adults have a lot on their minds, from college to dating, so we make banking affordable and easy with free checking, convenient services, savings accounts and more.

CONVENIENCE & SECURITY

Virtual Branch... We're Never Closed When You Visit Us Online

Our website offers you a world of information about our products and services, and that's not all. You can take charge of your finances 24/7 with FREE Virtual Branch account access, which offers tremendous flexibility and security, allowing you to complete transactions from the convenience of any web-connected computer, all while offering you protection from fraud. Take control of your finances from the comfort of your home as you use Virtual Branch to:

- Check Account Balances
- Check ATM and Point of Sale Transactions
- Review Checks that Have Cleared
- Transfer Funds Between Accounts
- Make Loan Payments

E-Statements... A Fast & Safe Service

Another of our FREE services, E-Statements are the quick, secure and convenient way to review your accounts online. They will save you time and are also great for the environment, as they are paper-free. You are notified that your statements are available online around the first of the month. You can then review, print or save your statement. Accurate records can also be maintained through exact reprints of your statement. Keep your statements contained and safe by receiving them electronically, and enjoy peace of mind knowing that you have added protection against identity theft with this FREE and FAST service.



It's Easy to Enroll To sign up for these convenient and secure services, simply visit www.choiceone.org.



GET .75% ON A NEW OR REFINANCED LOAN!

Don't miss the opportunity to save an extra .75% on a new or refinanced loan. Receive .10% off your loan rate for each of these specially marked services below.

ENROLL IN OUR AUTO PAY SERVICE

EARN
.25%
OFF

FREE VIRTUAL BRANCH ACCESS

Manage your money any time from any computer or mobile device.

EARN
.10%
OFF

FREE BILL PAYER

Pay your bills electronically, it's quick and secure.

EARN
.10%
OFF

FREE E-STATEMENTS

Faster than paper statements - sign up in Virtual Branch.

EARN
.10%
OFF

VISA CHECK CARD

The cash-back convenience of an ATM card combined with the purchasing power of VISA.

EARN
.10%
OFF

PAYROLL DEDUCTIONS/DIRECT DEPOSIT

The ability to save easily for a vacation, the holidays, or just for a rainy day. Save time and access your money even faster.

EARN
.10%
OFF

FREE SHARE DRAFT CHECKING

No Minimum Balance and No Monthly Service Fees!

24 HOUR/7 DAY HOME BANKING WITH BARB AUTOMATED RESPONSE SYSTEM

Choice One Community Credit Union serves residents who live, work, worship, attend school or have a business in Luzerne, Lackawanna and Wyoming Counties.

TO LEARN MORE ABOUT MEMBERSHIP IN CHOICE ONE, VISIT US ONLINE AT WWW.CHOICEONE.ORG OR CALL 570.823.7676 EXT 707.

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GET A GRIP ON YOUR FINANCES

Even if that New Year's resolution to shape up your finances has slipped away, there's still plenty of 2011 left to get a grip on your finances. The first step is to become more conscious of where your money is going. Write down every purchase you make, be it a candy bar or your mortgage payment. It doesn't matter if you use a spreadsheet or jot it down in a pocket notebook. As you track where your money is going, pay particular attention to things like mysterious charges showing up on your cable bill or items on your phone bill that you don't remember signing up for. Watch for spending patterns that resemble a hole in your pocket, dispensing cash everywhere you go. For example, do you frequent ATMs where you pay a fee? Are you and the super-size soda constant companions?

The key is to track your spending to not only become aware of things you are buying that you don't really need or won't use anyway, but also give your spending a sense of purpose. A budget - or spending plan - with goals is much more likely to be successful than one that is full of good intentions, but not really effective.



MAIN OFFICE

101 Hazle Street • P.O. Box 1205
Wilkes-Barre, PA 18702-1205

Main Number: (800) 610-2788
Office: (570) 823-7676
Fax: (570) 829-3937

Loan Office: Fax: (570) 822-2272

Office Hours:

Mon. - Thurs.: 9:00 a.m. to 5:00 p.m.
Fri.: 8:00 a.m. to 6:00 p.m.
Sat.: 9:00 a.m. to 1:00 p.m.

HAZLETON BRANCH OFFICE

983 North Sherman Court
Hazleton, PA 18201

Main Number: (800) 610-2788
Office: (570) 454-0081
Fax: (570) 454-8005

Office Hours:

Mon., Tues. and Thurs.: 8:30 a.m. to 4:30 p.m.
Wed.: 8:00 a.m. to 3:00 p.m.
Fri.: 8:30 a.m. to 5:30 p.m.
Sat.: 8:00 a.m. to 12:00 p.m.

PLAINS BRANCH OFFICE

Waterfront Complex • 672 North River Street
Suite 107 • Plains, PA 18705

Main Number: (800) 610-2788
Office: (570) 823-7676, ext 713
Fax: (570) 830-7132

Office Hours:

Mon., Tues. and Thurs.: 9:00 a.m. to 5:00 p.m.
Wed.: 8:00 a.m. to 3:00 p.m.
Fri.: 9:00 a.m. to 6:00 p.m.
Sat.: 8:00 a.m. to 12:00 p.m.

e-mail: choicenefcu@c1mail.com

Website: www.choicene.org

24/7 Loan Call Center: (866) 851-1658

VISA® Check Card: (800) 472-3272

Cardinal VISA® System: (800) 433-0505

Midwest Servicing Center/First Heritage:
(800) 262-6574

