MCT Federal Credit Union©

39 Market Street
Amsterdam
New York
12010

518.842.1840 telephone
518.842.3955 fax
www.mct-fcu.org

Creating Financial Solutions Since 1960

MCT will be closed on the following dates in observance of these holidays:

Columbus Day
Saturday, October 6
Monday, October 8

Veteran's Day
Saturday, November 10
Monday, November 12

Thanksgiving Day
Thursday, November 22

Christmas Day
Tuesday, December 25

New Years Day
Tuesday, January 1

Moving? Be Sure To Let Us Know

If you have moved or are planning to, please let us know your new contact information as soon as possible, so we may update your account information and prevent mail delays.

Thank you.

Play The Visa "Instant Win" Game

MCT is pleased to announce the Visa "Instant Win" game. To play, all you have to do is apply for an MCT Visa card, and you are eligible to win such exciting prizes as gift certificates, a flat screen television, even a $10,000 Visa gift card!

This offer is good through December 31, 2007.

Apply for your MCT Visa card today and you could be a winner!

Automated Clearing House Information

Members using the Automated Clearing House (ACH) must use the following numbers:

Routing & Transit #
2213-7342-2

Your Account Number (14 digits)
11770000_ _ _ _ _ _

Please call if you have questions or concerns.

Beanie Babies Sale Benefits March of Dimes

Once again this year, MCT will take part in the annual Beanie Baby sale, benefiting the March of Dimes. The March of Dimes works to help prevent birth defects.

Beanies will be on sale beginning November 1, and there will be many adorable beanies to choose from.

Beanies are only $5.00 each and make great gifts or stocking stuffers. Be sure to hurry in, because quantities are limited and these charming Beanies won't last long.

Please help the March of Dimes continue their important work.

October 2007

MCT Federal Credit Union Privacy Policy

MCT Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to provide you with this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have a joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We **DO NOT** permit these companies to sell to other third parties the information we provide to them. We collect nonpublic personal information about you from the following sources:

- Information you provide to us on applications or other forms;
- Information from or relating to your transactions with us or companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage;
- Information we receive from consumer reporting agencies;
- Information we receive in response to requests we make to third parties about you or to confirm information that you have provided us, particularly in the process of evaluating loan applications.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. We restrict access to nonpublic personal information to those employees who need to know the information to provide products and services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, federal regulations to guard your nonpublic personal information.

If you terminate your membership with MCT Federal Credit Union, we will not share information about you, except as permitted or required by law.

24 Hour Access To Your Account Information

You may now access information about your account(s) 24 hours a day, seven days a week with MCT's "Quick Teller 24".

Call 1-866-921-7301 and enter your PIN number, the last four digits of your Social Security number. You can then access your account information on your schedule.

"Quick Teller" is another free convenience for our members.

Christmas Club & Holiday Loans

It's time again to start thinking about holiday gift giving, and MCT is ready to help you enjoy a memorable holiday season.

Holiday Club account funds were automatically transferred to your share or share draft accounts on October 1.

If you are not a Holiday Club account holder, MCT offers holiday loans, available through December 24.

Members may borrow up to $1,000, with interest rates as low as 10.75%. Take up to one year to repay!

Holiday loans are an easy and effective way to ensure a terrific holiday season for everyone on your gift-giving list.

Call today to apply.

And Happy Holidays!

Current Loan Rates

Effective January 4, 2007

Auto Loans (New Vehicle)
Finance up to 100% of list price

2 or 3 years	5.00 APR
4 years	5.25% APR
5 years*	5.50% APR
5 1/2 years	6.00 APR

*Amount borrowed must be a minimum of $20,000

Auto Loans (Used vehicle, based on model year)
Finance up to 100% of retail book value

2005-2006	6.25% APR
Term limit 5 years	
2003-2004	6.50% APR
Term limit 5 years	
2001-2002	6.75% APR
Term limit 4 years	
2000	7.00% APR
Term limit 3 years	

Motorcycle Loans 7.75% APR
Finance up to 90% of list price or book value
Term limits: New 5 years
Used 4 years

Boat Loans (New or Used) 6.75% APR
Finance up to 100% of list price or book value

Up to $5000	3 year maximum term
$5000—10,000	5 year maximum term
$10,001 +	8 year maximum term

Home Equity Loans

Up to 5 year term	6.75% APR
5-10 year term	7.25%APR
10 –15 year term	7.75%
$10,000 5 year maximum term	
$10,001-$30,000 10 year maximum term	
$30,001-$60,000 15 year maximum term	

Home Equity Line of Credit
5 year draw period Prime + .50%
(renewable upon credit approval)

Checking Account Line of Credit

Limits between	$200-$1000
Revolving	15.00% APR

Share Secured Loan 5.50% APR

Open-End Revolving Loan
Maximum $10,000 11.00 APR

Unsecured (Personal) Loans

1-2 years	9.25% APR
3-4 years	9.75% APR
5-6 years	10.25% APR
7 years	10.75% APR

Home Improvement Loans

1-2 years	8.00% APR
3-4 years	8.50% APR
5 -6 years	9.00% APR
7 years	9.50% APR

Debt Consolidation Loans

1-2 years	10.25% APR
3-4 years	10.75% APR
5 -6 years	11.25% APR
7 years	11.75% APR

Service Requirements
0–1 Years Service
Up to $2,000 with no co-signer*
Up to $4,000, with co-signer

2-3 Years Service
Up to $3,500 no co-signer*
Up to $6,000 with co-signer

3-5 Years Service
Up to $5,000 with no co-signer*
Up to $10,000 with cosigner

5+ Years of Service Up to $10,000

**If deemed necessary because of poor credit history, a co-signer may be required.*

Christmas Loan
Available from 10/1 through 12/24

Maximum amount	$1,000
Term 1 year	10.75%

Vacation Loan

Maximum	$2,000 Term
1 year	10.75% APR

Parent Education Loan 6.50%
Maximum Terms

Up to $2,000	1 year
Up to $5,000	3 years
Up to $7,000	4 years
Up to $10,000	6 years

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CD Interest Rates

MCT CDs (Certificates of Deposit) currently pay the following interest rates:

6 mos. 3.25%

12 mos. 4.25%

24 mos. 5.00%

The minimum deposit to open a CD is $500.00.

Board of Directors

Vincent Chadwick	*President*
Stuart Palczak	*Vice President*
Joel Burnett	*Secretary*
Patty Macek	*Treasurer*
Anthony Daiute	*Director*
Carmen Sinicropi	*Director*
Kim Brumley	*Director*
Jon Harvey	*Director*
Patrick Reilly	*Director*

Supervisory Committee

Ruth Castler	*Committee*
Ann Phelps	*Committee*
Gail Vacula	*Committee*
Tim Reilly	*Committee*

Staff Members

Patty Macek	*Manager*
Heather Dormond	*Loan Officer/Assistant Manager*
Carol Skinner	*Payroll Clerk*
Pat Passero	*Accounting Clerk/Debit Member Services*
Trish Mroczka	*Member Services*
Vicki Beck	*Teller/Member Services*
Mary Alukonis	*Teller*
Cindy Shear	*Teller*
Julia A. Wood	*Teller*
Heather Reed	*Teller*
Cynthia Roberts	*Marketing/Public Relations*

News Notes

Members Asked To Heed Traffic Singage

Please follow the traffic patterns posted in our parking lot. Members should **enter through the tunnel only.** This allows all traffic entering or exiting the parking lot to proceed smoothly without incident.

We care about your safety, and thank you for your cooperation.

Need Cash?

Members who would like to withdraw cash amounts over $1,000 are asked to notify MCT in advance of the day of withdrawal. This allows us to plan for your withdrawal, making your transaction fast and complete.

Thank you for your cooperation.

"Kidz Kash" Designed To Teach Savings Fundamentals

It's never too early to begin teaching children responsible money management.

With as little as $5.00, your child can open a "Kidz Kash" account and start earning interest right away.

Contact MCT for more information.

The "Last Word"

Yesterday is history,
Tomorrow is a mystery.
Today is a gift, that's why it's called the present.

Please join us on Thursday, October 18 for International Credit Union Day. Stop by and join us for coffee, tea and doughnuts.