

PAYMENT *Saver*

Auto financing that makes ¢ents

GPO's *Payment Saver* financing option offers monthly payments that are considerably lower than conventional financing, with no money down! With GPO's *Payment Saver* you OWN the vehicle and avoid hidden costs at the end of term!

Highlights of GPO's *Payment Saver* Program:

- Vehicle upgrade potential!
- You OWN the vehicle, not rent!
- No capitalization, application or acquisition fees!
- No early payoff penalty!
- Mileage options of 12,000, 15,000, or 18,000 per year!
- At the end of term, you have the option to sell, trade, or return the vehicle... because you OWN the vehicle!

For information about *Payment Saver*, call or visit your nearest GPO branch today...

We will be happy to discuss your auto financing options so you can choose the program that fits within your budget and lifestyle.



Build your car online!
See how low your payments can be at gpofcu.com

*Credit restrictions apply. Rates based on credit history. Payments shown use rates effective 2/25/10.

Payment *Saver*...Auto financing that makes ¢ents!

Negotiated Price for a 2010 Ford Taurus \$24,000	Term	Payment Saver Payment	Conventional Monthly Payment	Payment Saver Monthly Savings!
	36-Months	\$409	\$712	\$303!
	48-Months	\$364	\$545	\$181!
	60-Months	\$333	\$445	\$112!

MARCH 2010 Certificate Special

1.70% APY*

15-Month Term • Minimum Deposit \$1,000
1.69%APR • 1.70%APY

Penalty for early withdrawal. To receive promotional rate, member must have or open a GPO checking account with direct deposit of net check or payroll deduction of \$200 or more. Account status must be maintained during entire term. No other rate specials apply. Limited time only. Rates are subject to change. \$1000 minimum deposit.

GPO Board of Directors

Members requesting to be considered for nomination to GPO's volunteer board of directors must submit a statement of qualifications to the nominating committee.

Nominating committee members are Dewey Rowlands (Chairman), Rocco Russo, and Jim Humphrey. Nominations will be posted in each branch. All submissions can be sent to:

GPO Federal Credit Union
Attn: Board of Directors Nominating Committee
4311 Middle Settlement Road, New Hartford, NY 13413

Members may cast their vote at GPO's Annual Meeting which will be held on June 14, 2010.

MARCH 2010

GET *connected*



A Newsletter for the Member-Owners of GPO Federal Credit Union.



Trust a GPO Visa

It's been all over the news... you may have even received notifications from your credit card providers... **We want to be sure our members understand the changes that are happening with credit cards.**

The second phase of the Credit Card Accountability, Responsibility, and Disclosure Act of 2009, or CARD Act, went into effect on February 22, 2010. The purpose of this law is to protect cardholders from unfair practices that many banks and store cards utilize.

GPO has always been ahead of our competitors. **We never took advantage by charging astronomical interest rates nor did we ever tack on extra fees and charges.** These unscrupulous practices by banks and other lenders are why Congress has enacted the CARD Act.

While many card issuers scrambled to meet compliance requirements and deadlines, at GPO we are pleased with the outcome of this Act. **We've always kept our focus on our membership and our policies and procedures reflect this.** We never misled members with sneaky rate changes, hidden fees or harsh penalties.

Yes, the credit card scene is changing, but GPO members can rest assured. **When you carry a GPO Visa Platinum Credit Card, you are benefitting from a low-cost, local financial institution that has been focused on our members since 1931!**

To learn more about the CARD Act, visit gpofcu.com or your nearest branch.

Why choose a GPO Visa?

Whether it's a purchase or a balance transfer, it's not a special, our everyday rate is as low as

7.99% APR!* *Apply today!*

*Credit restrictions apply. Rates based on credit history.

- A GPO Visa Platinum has **no annual fee!**
- If you have a balance elsewhere, transfer it to a GPO Visa with **no balance transfer fee!**
- **We reward you for your purchases!** Redeem points for merchandise and travel... combine points earned with your credit and debit cards!
- Have a question about a GPO Visa? **We're just a phone call or visit away!**

...focused on doing what's right for our members since 1931!

2.875%

for the first 12-Months on a FlexEquity Variable Rate Advance.



Apply for a FlexEquity Home Loan at your nearest GPO Branch!

*Credit restrictions apply. Rates based on credit history. Offer valid for new home equity loans only. Existing lines with new advances do not qualify. Rate reverts to current GPO Line of Credit rate, prime minus 1/2% at the end of the 12th month, floor limit may apply. Member is responsible for NYS Mortgage Tax, County Recording Fee and Tax Service Fee (if applicable). Consult tax advisor for tax information. Limited time offer, rates subject to change.

- After the 12-Month introductory period, your variable rate is as low as **Prime MINUS 1/2%... FOREVER!***
- GPO's FlexEquity Variable Rate Advance lets you borrow the money as you need it, and only pay interest on what you borrow, as you borrow it!
- **Act Now & Get No Closing Costs!***

GPO FlexEquity Home Loan... *Financing Your Future*

Look ahead. Some day you may need to borrow to improve your home, buy a new car, or take a trip around the world. Plan today for your future by establishing a GPO FlexEquity Loan. It will be ready when you are.

GPO's FlexEquity is a home equity loan with flexibility. You can have an available line of credit, along with the ability to setup a fixed-rate loan. You apply once, and can take advances as you need them.

The equity in your home grows every day, giving you the power to build a strong financial future. Use the equity in your home to finance your dreams.

To learn more or to apply for a GPO FlexEquity, visit your nearest GPO branch.

GPO FlexEquity features:

- *Flexible payment terms up to 15-years*
- *Make payments with payroll deduction or using GPO's online account access*
- *Ability to have a fixed rate with the structure of a traditional loan, or variable rate that allows you to borrow funds as you need them -- or both!*
- *Have access to your GPO FlexEquity online, and take advances from your variable rate line of credit online.*
- *We'll be here to answer all of your questions. We're local, and our decisions are made locally.*

FHA MORTGAGES... *Available at GPO!*

GPO is proud to offer our members FHA Home Loans, in addition to our conventional home lending options!

- *Not just for first-time home buyers!*
- *Low down payments of 3.5%, which can be gifted!*
- *Seller concessions are allowed!*
- *Purchasing and refinancing programs are available!*
- *1-4 family properties qualify, including owner-occupied!*
- *Flexible underwriting practices.*

Contact us for more information or for a free home lending pre-approval!



Call me today! I want to help you finance the home of your dreams!

Jacquelyne Campese, Home Lending Officer
(315) 737-2942
e-mail: jcampese@gpofcu.com

Let GPO finance the home of your dreams!

Purchasing a new home is exciting. Finding the right home for you and your family requires a great deal of work and decision making. However, finding the right mortgage is just as important as finding the right home.

At GPO, we have a home lending financing option for just about everyone.

GPO home loans offer flexible terms up to 40-years, and easy payment plans including a bi-weekly option that can save you thousands over the term of your loan. We offer conventional home loans, adjustable rate home loans, and our newest home lending option, FHA home loans!

FHA mortgages are an attractive option to many home buyers with down-payment requirements as low as 3.5%. You don't have to be a first-time home buyer to take advantage of an FHA mortgage! The only stipulation with FHA mortgages is that a purchaser may

only have one FHA mortgage at a time.

So, whether you're shopping for that perfect home, looking to build new construction, or refinance your existing mortgage, make GPO your first stop! We look forward to financing the home of your dreams!

Get a free home lending pre-approval!

How much home you can afford? Shop with confidence, and be one-step-ahead of other buyers.

Call Jacquelyne Campese at (315) 737-2942.