



Welcome Winter

Chadwick

FEDERAL CREDIT UNION
SERVING THE GLOBAL LEADERS IN LOSS CONTROL
CHADWICKFCU.COM

Richard Says:

As you read this newsletter, 2009 will be a memory! The past year saw many challenges in the credit union/ banking world. We all saw the stories each week of this bank closing or that bank being merged into another one and the credit union industry had its own share of difficult times. As peoples' financial concerns grow greater and money grows tighter we all have struggled to make ends meet and continue to work towards our own financial stability. Chadwick FCU remains a strong safe credit union for all of your financial needs and we hope that we have been able to add some new services that will allow us to be your primary financial institution! Remember that here at Chadwick we offer most all of our services free of charge, unlike the big banks who charge you for asking a question or worse, depositing your money with them! We will never charge you to talk to you, we enjoy knowing all of our members and Chadwick will NEVER charge you for the privilege of holding your hard earned money! We hope that you will take advantage of our many products and services in the coming year! Please stop by our beautiful new branch office in the Johnston, RI FM Global corporate Headquarters, take a moment to look at our fresh new website at www.chadwickfcu.com or call any of us and say hello. Remember that we always want to hear from our members as we

approach 2010 with the desire to continue to meet all of your financial needs!

ANNUAL MEETING

The 2010 Chadwick FCU annual meeting will be held in our Norwood Research facility on Wednesday March 31, 2010 at 5:00 PM with refreshments at 4:30 PM. Please mark the date and feel free to attend as this is your credit union and now is your chance to help choose the way you want your credit union to be directed. This year there will be three vacancies on the Board of Directors which will be chosen from those members eligible and willing to serve. If you have any interest in being a member of the Board please notify the credit union manager, Richard Bonomo, at the credit union or any current Board Member of your intent!

MORTGAGES

Chadwick has begun to offer 1st Mortgage loans to our members as a way to help you take advantage of today's low rates! We want to meet all of your financial needs and we are currently offering 1st mortgages for a term of up to 20 years at today's low fixed rates. So call us today and see if we can help you finance your new home or simply refinance your existing mortgage into a shorter term

lower rate loan. This is also a great way to get rid of those high priced credit card loans. If you have equity in your home we can help with a CUE home equity loan which is a low rate line of credit tied to the Prime lending rate minus 0.5% with a minimum of 4%. So check out our rates and call anytime if we can help you through this process!

E-STATEMENTS

Electronic Statements (E-Statements) are here and you can sign up for them anytime you like on our website. Please help us conserve in 2010 and for signing up for an e statement we will be giving you a free re-useable Chadwick Shopping Bag!! Shop in style and help us eliminate wasted paper!

THANKS!

Special thanks to all our members who were patient while we struggled to get our RI ATM back online, after the big move. If not for the help of great people like Jim Peluso and his team we never would have made it happen! THANKS for all your help!

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SPECIALS***

NEW Product * 75% Loan to Value automobile loans are now available at great low rates! That's right, if you are looking to buy a new or used automobile and you are putting at least 25% down then we want to help you with a great low fixed rate. We will offer you a rate equal to whatever we are charging for a 15 year fixed rate home loan, so take advantage of the great low rates on real estate by purchasing a new car! We think these rates should be spread around!

Chadwick Credit Card payoff loans are now available for any member currently holding a Chadwick VISA card who wants to roll that over into a new closed end fixed rate loan at 11.9% for up to 60 months. Let us help you eliminate that debt.

Holiday Loan Special at 7.9% available through January 31, 2010. Take advantage of our short term low rate Holiday Loan Promo. You can borrow up to \$1500 for a period of 12 months to help pay off some of those holiday bills or buy something special you did not get from a loved one! Treat yourself!

Bonus Time CD Special This year we will once again be offering you a way to invest that bonus. We will be offering a 5 year certificate of deposit at a great rate of 3% interest.

Student Loans Remember that Chadwick FCU offers student loans to help you with your educational needs. You can apply and learn all the details about student loans for the coming year! Those not having access to the website should feel free to call our offices for more information.

IRAs Are you looking for safer places to put your retirement funds? Chadwick FCU offers many convenient IRA terms and rates!

Rhode Island Branch Hours: Beginning January 2, 2010 the new hours of operation will be 8:30am to 4:00pm.



FEE SCHEDULE 2010

Stop Payment Share	
Draft / ACH	\$12
Insufficient Funds	
Return Item (NSF)	\$30
Share Draft Copies	\$5
Statement or	
Account Research	\$12 per hour
Returned Deposit Item	\$3
IRA Annual Fee	\$10
Wire Transfer	
(domestic)	\$20
Wire Transfer	
(international)	\$40
Debit Card	
replacement cost	\$12
Debit Card RUSH Order	\$50
Below Minimum	
Balance	\$3
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
Gift Cards	\$3/\$5