



# Credit Union Quarterly

Serving You For Over 30 Years  
Oswego County Federal Credit Union



## “APRIL SHOWERS BRING MAY FLOWERS”

The annual Oswego County FCU spring car sale is back. Come in between April 1<sup>st</sup> and May 31<sup>st</sup> and take advantage of great auto loan rates. New autos '05 and newer will enjoy rates as low as 5% A.P.R. and used autos with rates as low as 5.50% A.P.R. In addition, pick a flower at either office to receive additional discounts. One lucky member will receive a 0% APR auto loan and another member will win a 1% APR. We also have free gifts for every member getting an auto loan during this promotion. So hurry in to win a 0% APR loan. Contact Aimee @ 343-7822 to get pre-approved.



### 12 MONTHS CERTIFICATE @ 4.5% APR

The credit union, for a limited time, will be offering a 12 month certificate of deposit at the great rate of 4.5% APR. Platinum Plus club members can receive a rate of 5.0% APR for 12 months. Don't delay an offer like this won't last for long. Contact a member service representative for more details.

## 2nd CREDIT UNION BRANCH TO OPEN APRIL 3rd

The credit union is very proud to be opening our second office to better service you. Enjoy our new drive-thru service, on-site surcharge free ATM machine, and West side location. Come in and see the new office, enjoy coffee, donuts, and a free gift\*.

\* While supplies last



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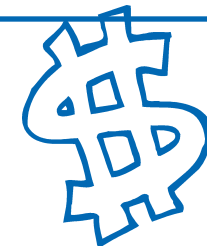
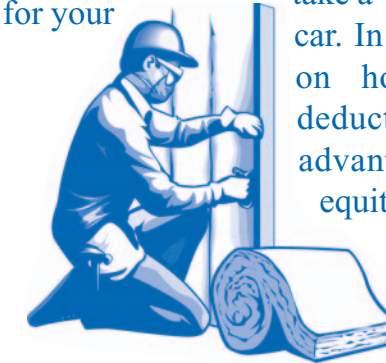
## VISA GOLD PROGRAM ENHANCEMENT

The Credit Union is proud offer an exciting program enhancement to all of our VISA Gold cardholders. Beginning in April 2006 Visa Gold Card members will earn rewards points for their purchase activity. These reward points can be accumulated and redeemed for airline tickets, car rentals, merchandise, and much, much more. So now you can proudly flash your Oswego County Federal Credit Union Visa Gold Card for all of your purchases, get a great 8.9% annual percentage rate and earn points for valuable travel and merchandise rewards. Keep an eye out for your April Visa bill to learn more.



## Looking to do Home Improvements this Spring?

Take advantage of the Credit Union's low rate no closing cost home equity loans. With rates as low as 6.5% APR, now is the time to tackle those home improvement projects you've been putting off. Consolidate your debts, take a vacation, or buy your dream car. In most cases the interest paid on home equity loans is tax deductible. So why not take advantage of the accumulated equity in your home. Call the credit union for more information and an application.



## Platinum Plus Member Club Gets Better



As promised in January, the Platinum Plus members club has added another invaluable feature. All Platinum Plus club members will be allowed to enjoy 0% interest for 6 months on all VISA Gold activity. That's right 0% for 6 months. And to make the feature even better we'll let you pick which 6 months you'd like to enjoy. This feature can be activated anytime during the first 12 months of opening the Platinum Plus club. Don't have a credit union gold card? Why not? 0% for six months, an everyday low rate of 8.9%, reward points program, and the ease of making payments directly from your savings or checking account. What could be easier? Contact the credit union to learn more about this new feature and get your VISA gold application today to enjoy the benefits of Platinum Plus membership.