

**Volume 13, Issue 2**  
**October 2011**

**Skip-A-Pay is Back!**  
Skip one monthly loan payment in November, December, or January for a \$35 fee. Watch for more information in your next statement! (Excludes Mortgages)

**Financial Update**  
08-31-2011  
Assets: 17,514,530.80  
Shares: 15,731,281.43  
Loans: 9,649,866.19  
Equity: 1,691,457.29  
Capital/Assets: 9.66%

***EXTENDED  
BY POPULAR  
DEMAND:***

**Refinance Your Vehicle  
Loan with CLFCU and  
reduce your current rate  
by 3.00%\* APR!!**

**Personal Loan  
special 8.50% APR\***  
Use the money for Christmas shopping, credit card/debt consolidation, vacation, car repairs, etc. etc.

\*Subject to credit approval and CLFCU lending policy. Offer expires December 30, 2011. Maximum term on personal loans is 48 months with a minimum new money amount of \$1,000. Maximum term on automobile loan special is 60 months. 2004 and newer models only. If you are eligible for a posted rate that is lower than 3% APR below what you are currently paying, we will give you the lower rate. Minimum rate 4.00% APR on auto refinance special. Excludes loans currently financed at CLFCU. APR=Annual Percentage Rate. CLFCU membership required for all borrowers.

**Kidz Club /My Gen Events**

**Report Card Drawing** – Bring your child’s report card in to the credit union and be entered into a drawing for a \$10 gift card to Huntington 7 Movie Theatre. For every “A” or “+” mark they will get 2 entries into the drawing, for every “B” or check mark they will get 1 entry into the drawing. They have 2 weeks after the end of each grading period to enter.

**Christmas Party** – The credit union is inviting all Kidz Club and My Gen members to a skating party on December 22, 2011 from 6 to 8 pm at West Park Skate Center. There will be food, fun, and drawings throughout the evening. Each member will receive a special invitation in December so watch for more information to come!

**Open a Youth Account to Join In on the Fun!**

## HOLIDAY CLOSINGS

CLFCU will be closed to observe the following Holidays

### Columbus Day

October 10, 2011



### Veterans Day

November 11, 2011

AND

November 12, 2011



### Thanksgiving Day

November 24, 2011



### Christmas

December 24, 2011

AND

December 26, 2011



### New Years

December 31, 2011

AND

January 2, 2012



### Martin Luther King Jr

January 16, 2012



### Presidents' Day

February 20, 2012

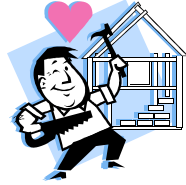
Presidents' Day



# Hassle Free Mortgages!

Rates as low as 5.25% APR Fixed

Come in and see Jill today for more information.



**VISA**

We offer three great cards with three great rates! Platinum Visa Card has a low 9.9% Fixed APR\*! Our Classic Visa Card has a low 13.9% Fixed APR\*. We also offer a Share Secured Visa Card with a low 6.8% fixed APR. The Share Secured Visa Card is a great way to build up your credit score by using the card and paying it off every month! \*subject to credit approval



## Thousands of FREE ATM's

Over 4,500 ATM's are available throughout the Nation – and they're FREE! More than 400 of them are right here in Indiana. Simply look for the "Alliance One" logo for easy access to your CLFCU funds without a fee from the owner of the machine. We can help you locate ATM's in any location or visit [www.atmallianceone.org](http://www.atmallianceone.org) for a complete listing.



## WANTED:

Volunteers for the Supervisory Committee.

Submit your resume to CLFCU today.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

## Important Info

### Hours

#### Lobby

Mon.– Fri. 9:00 am to 5:00 pm

#### Drive Thru & Appointments

Mon.– Thurs. 8:30 am to 5:00 pm

Fri. 8:00 am to 5:30 pm

Sat. 9:00 am to 12:00 pm

325 Etna Ave  
Huntington, IN 46750  
(260) 356-6220  
(260) 356-6337 Fax  
Audio Response Teller  
(260) 359-2090  
[www.cuonline.coop](http://www.cuonline.coop)  
[ccu@cuonline.coop](mailto:ccu@cuonline.coop)

  
**Community Link**  
Federal Credit Union  
Serving Huntington and Surrounding Areas Since 1932

# PRIVACY POLICY

Rev. 06/2010

<b>FACTS</b>	<b>WHAT DOES COMMUNITY LINK FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>WHY?</b>	Financial companies choose how they share your personal information. Federal Law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income;</li> <li>▪ Account balances and payment history;</li> <li>▪ Credit history and credit scores.</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>HOW?</b>	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Community Link FCU chooses to share; and whether you can limit this sharing.	
	<b>Does Community Link FCU Share?</b>	<b>Can you limit this sharing?</b>
Reasons we can share your personal information		
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes-</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	NO	We Don't Share
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	NO	We Don't Share
<b>For our affiliates to market to you</b>	NO	We Don't Share
<b>For non-affiliates to market to you</b>	NO	We Don't Share
<b>Questions?</b>	Call 1-260-356-6220 or go to <a href="http://www.cuonline.coop">www.cuonline.coop</a>	

Who we are	
Who is providing this notice?	Community Link Federal Credit Union
What we do	
How does Community Link Federal Credit Union protect my personal information	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Community Link Federal Credit Union collect my personal information?	<p>We collect your personal information, for example. When you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money;</li> <li>• Pay your bills or apply for a loan;</li> <li>• Use your credit or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness;</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• Community Link Federal Credit Union has no affiliates.</li> </ul>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• Community Link Federal Credit Union does not share with non affiliates so they can market you.</li> </ul>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> <li>• Insurance providers</li> </ul>
Other Important Information	
<p><b><u>Security.</u></b> We are committed to taking every reasonable precaution to protect individual information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>	
<p><b><u>Modifications.</u></b> The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.</p>	