



# Q-Valley News

Serving our members since 1937  
Quinnipiac Valley Community Credit Union

September 30, 2007

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70 Years and  
Just Getting Better!*

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And Put \$700  
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Sound Too Good  
To Be True?  
Get the Facts

### *Come Join Our Celebration...*

International  
Credit Union Day  
October 18, 2007

## 70 Years... and Still Going Strong!

**A**fter 70 years, you can't say we are slowing down. It's quite the opposite for QVCFCU.

We have expanded our field of membership to include the Town of Wallingford, and changed our name to Quinnipiac Valley Community Federal Credit Union. A new logo, signage, landscaping and... welcome to our new newsletter.

Special thanks go out to one of our members, Fred English, who came up with the new name for our newsletter, the *Q-Valley News*.

It is an exciting time for us at the credit union. The approval of our community charter gives us the opportunity to offer membership to your friends and neighbors who may live or work in Wallingford. Be sure to tell them the benefits you have

experienced by being a member and refer them to us. Now is a good time to do so, while we gear up for our Fall Membership drive in October and November. Read more about it in this issue and you may end up with an extra \$700 in cash, just in time for the holiday season.

With 70 years behind us, we have plans to just get better and better. There are new products and services coming in the near future. Stay tuned and look for more information in future issues of the Q-Valley News.

*Quinnipiac Valley  
Community  
Federal Credit Union  
Celebrating 70 Years of  
"People Helping People."*



## Fall Membership Drive

*Refer a New Member – You and Your Referral Will Enter to Win \$700*

We hear it all time from our members. How much they love their credit union. Well, pass it on to your family, friends and neighbors. There's no better time to brag about how great your credit union is than during our fall membership drive.

November 30th, you will both be entered into a drawing for a chance to win \$700, just in time for the holidays! And... for each additional product or service your new member opens, you will both

receive additional entries. So start referring new members to us today. Entries can be obtained at the credit

Every time you refer a friend, family member or neighbor to our credit union which results in a new membership between October 1st and

union office, or start today by using the referral below. Drawing will be held on Dec. 3rd.

**Refer a New Member from  
October 1st – November 30th**

**Quinnipiac Valley Community  
Federal Credit Union**

**Fall Membership Drive**

**Member Referral  
& Raffle Entry**

*Drawing to be held December 3, 2007*

Member Name \_\_\_\_\_

Member Acc't. # \_\_\_\_\_

Member Phone # \_\_\_\_\_

Referral Name \_\_\_\_\_

Referral Phone # \_\_\_\_\_

## [HOLIDAY CLOSINGS]

October 15th  
Columbus Day

November 14th  
Veterans Day

November 22nd  
Thanksgiving

December 24th  
(Christmas Eve)  
Open Until Noon

December 25th  
Christmas

January 1st, 2008  
New Years Day



[ DIVIDEND RATES ]

*Regular Shares*  
 .50% .50% APY

*Money Market*  
 \$5,000 - \$29,999  
 1.00% 1.00% APY

\$30,000 - \$49,999  
 2.00% 2.02% APY

\$50,000 and over  
 3.00% 3.04% APY

*6 Month Certificate*  
 3.25% 3.28% APY

*1 Year Certificate*  
 3.75% 3.75% APY

Rates are as of  
 September 1, 2007  
 and are subject to change  
 at any time.

*Christmas Clubs\**  
 .10% .10% APY

\*Christmas Clubs  
 will be maturing  
 September 30, 2007  
 and will transferred  
 to your Regular Share  
 account on  
 October 1, 2007.  
 New clubs may be opened  
 after October 1st.

[ NEW FACES ]

We have recently added  
 a new part time  
 Member Service Rep  
 to our credit union staff,  
 Jennifer Golden.  
 Jennifer previously  
 worked for a local bank,  
 and comes to us with  
 service experience.  
 Please stop by and meet  
 Jennifer and help us  
 welcome her to our credit  
 union family.

# QVCFCU Can Help You With Your Next Automobile Loan Purchase

*Take Another .25% off Our Already Low Rates*

**W**ith the new 2008 models rolling off the assembly line, you may be looking to take advantage of the year-end automobile offers. While you shop, don't forget the affordable financing available through QVCFCU. Don't be lured into those enticing 0% rates that usually come with hidden costs and requirements. You could end up forfeiting your rebate, getting too short a term, or a limited number of autos to choose from. If you choose your cash rebate and get your financing through

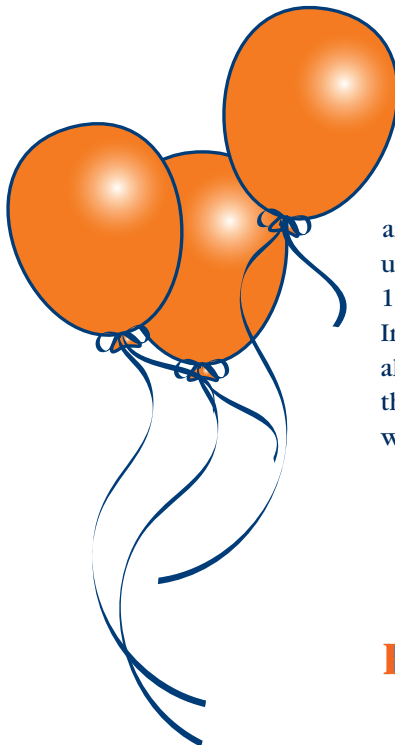
us, you would save more money than if you took their financing with no rebate. We're going the extra mile this time of year to help you by taking **another .25% off our already low rates until November 30, 2007**. So don't haggle with the dealer on financing.

Come to us and get pre-approved before you go shopping, and you'll be shopping for that car knowing you are getting the savings you deserve.

*Offer valid for model years 2008 - 2006.*



## International Credit Union Day — October 18, 2007



**A**t Quinnipiac Valley Community Federal Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to credit unions worldwide. On October 18th, we'll celebrate International Credit Union Day along with credit unions and their members around the world.

Credit unions provide a viable alternative to for-profit financial institutions for more than 172 million members in 97 countries. This year's "Together We're Better" theme illustrates how credit unions grow stronger by working together on local, state, national and international levels. And the result is better service to ALL credit union members.

Visit our office and  
 help us celebrate on October 18th.

**Refreshments... Giveaways... Balloons**