



# Q•Valley News

Serving our members since 1937 Quinnipiac Valley Community Credit Union

December 31, 2007

## [ IN THIS ISSUE ]

*Annual Shareholders Meeting*  
March 8, 2008



*New Dividend Compounding Effective*  
January 1st, 2008

*Our Policy on Confidentiality*



## [HOLIDAY CLOSINGS]

Monday, January 21st  
Martin Luther King Day

Monday, February 18th  
President's Day



Friday, March 21st  
Good Friday

Wishing  
all our members a  
healthy and prosperous  
New Year!

# 2008

# 70<sup>TH</sup> Annual Shareholders Meeting and Buffet Dinner

## Save the Date! Saturday, March 8th

What makes our credit union different from other financial institutions is that we are a financial services co-operative serving our members and run by a board of directors elected from among our membership at the annual meeting held once a year. At the annual meeting, financial reports are provided, by-laws are voted on, employee service and achievements are recognized, and door prizes are handed out.

It is now that time of year for our members to save the date for our 70th annual meeting.

The Annual Meeting is our chance to give members an annual progress report of where we are and where we are going. You will get a chance to elect, meet and chat with the credit union board members, volunteers, and staff. If you have considered volunteering to serve your credit union, candidates for Board positions may contact a member of the Nomination Committee:

Linda Blakeslee  
Credit Union Office  
(203) 265-0420

Ernest Frattini  
(203) 269-1457

Glen Deming  
(203) 494-4335

You have a direct say in guiding your credit union into the future. The annual meeting is our chance to explain how we are meeting those goals. Mark a spot

**Saturday, March 8, 2008**  
**70th Annual Meeting**

*Brothers Restaurant*  
33 N. Cherry Street  
Wallingford, CT 06492

*Buffet Dinner Tickets \$12*  
*Dinner 6PM*

*Annual Meeting 8PM*

*Raffle – Door Prizes*

on your calendar today! Buffet dinner tickets are available by stopping by or calling the credit union office.

## New Dividend Compounding Effective January 1st

Quinnipiac Valley Community Federal Credit Union is changing the compounding method on share savings and certificates effective January 1, 2008. We will go to daily compounding paid monthly. Please refer to the new Truth-In-Savings Disclosure in this month's statement mailing. Members will continue to receive quarterly statements. Just another way QVCFCU is trying to put more \$ in your pocket.

**[ 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% 3.29% APY

*1 Year Certificate*  
 3.75% 3.82% APY

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

*Rates are as of  
 January 1, 2008  
 and are subject to change  
 at any time.*

**LOWER LOAN  
 RATES FOR THE  
 NEW YEAR!**

*\*As low as...*

*New Auto Loan (08)*  
 5.75%

*Used Auto Loan (07-06)*  
 6.25%

*5-Year Term — 100% financing!*

*Fixed Home Equity 5yr*  
 6.00%

*Personal Loan 1yr*  
 8.00%

*\*Rates quoted include  
 automatic payment from  
 a share account.  
 Your rate may differ  
 dependent on your  
 credit history. Rates effective  
 January 1, 2008 and  
 are subject to change  
 at any time.*

**[ PRIVACY DISCLOSURE ]**

**Our Policy on Confidentiality**

*We Respect Your Privacy*

We have never shared nonpublic personal information except as required by law and we will continue to protect your privacy

*Categories of Information That We May Collect*

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets, and income.
- Information about your transactions with our affiliates, or others, such as: your account balance, payment history, and parties to transactions.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

*Categories of Information That We Disclose*

We do not disclose any nonpublic personal information about our members or former members to anyone, except as required by law.

*Disclosures As Permitted By Law*

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example, check printing companies).

*Confidentiality and Security*

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you ever have questions or concerns about the integrity of your account information, please contact us.

Quinnipiac Valley Community Federal Credit Union  
 163 Washington Street, Wallingford, CT 06492  
 (203) 265-0420 phone • www.qvcfcu.org

