

GHAFCU

moneyline

JANUARY 2007

GHA Federal Credit Union

5 Perryridge Road • Greenwich, CT 06830
(Bottom Floor of Greenwich Hospital)
Tel: 203-863-3186 • Fax: 203-863-3187
FREE parking and quick access to our office through the front lobby of the hospital.

HOURS

Monday through Friday

8:00 AM to 4:00 PM

Closes at 3:30 PM Last Business Day
of Each Month

LOST OR STOLEN ATM/DEBIT CARD

call 1-800-554-8969

www.ghafcu.org

ANNUAL MEETING ANNOUNCEMENT

32ND ANNUAL MEETING

Noble Auditorium

April 24, 2007

2:30 p.m.

Prizes, Raffles and Refreshments!



Paying High interest rates on other credit cards?

Transfer your balances and start saving money!

VISA

RATE AS LOW AS

8.95%^{APR*}

Call us at 203-863-3186 or stop by for a
GHAFCU VISA® application today!
Or visit us online at www.ghafcu.org
for more information

- Up to \$10,000 maximum limits
- No annual fee
- 25-day grace period
- 24/7 access to account history
- Online purchase protection with **Verified by VISA**-prevent unauthorized purchases before they happen.
- **ScoreCard** points - get rewarded for using your VISA. Points can be redeemed for travel and merchandise.
- **Falcon** - a security service that helps to fight credit card fraud.

**OPEN AN
ACCOUNT
TODAY!**

START THE NEW YEAR OFF RIGHT!

With a **HOME EQUITY LOAN OR LINE OF CREDIT**

LINE OF CREDIT	EQUITY LOAN
As low as prime minus 1/2% variable	As low as 6% fixed rate
5 year draw	Up to 15 year pay back
No fees or costs	No fees or costs in CT



MULTIFACTOR AUTHENTICATION

GHA Federal Credit Union will be introducing multifactor authentication to sign onto our internet banking services in December. To ensure members are protected when signing onto our internet banking services. GHAFCU will begin multifactor authentication. Authentication is a process of verifying your identity when accessing our internet banking services. Currently you use a username and password or Single-factor authentication. Multi-factor authentication requires a username, password and some other type of "key" we are adding a member selected image as the other type of "key" to complete the sign-in process. The enrollment will start for home banking on 12/22/06 and go until 1/22/07. After 1/22/07 you will not be able to sign on to home banking without registering.



**THOSE WHO COMMIT FRAUD
THINK THEY ARE PRETTY SMART.
WHAT THEY DON'T KNOW
IS THAT YOUR CREDIT UNION IS
ALWAYS ONE STEP AHEAD.**

www.ghafcu.org

*APR=Annual Percentage Rate. Rate subject to change without notice.

GHAFCU SERVICES

SAVINGS

Share Savings Accounts
 Holiday Accounts
 Vacation Club Accounts
 U.S. Savings Bonds
 Money Market Accounts
 Term Share Certificates
 IRAs - Traditional and Roth

LENDING

Vehicle Loans
 VISA Credit Cards
 Home Equity Loans
 Unsecured (Consumer)

OTHER PRODUCTS

Share Draft (Checking) Accounts
 24/7 Phone Line Service -
 call 203-863-4687 or 203-863-3186

Home Banking
 Bill Payer
 Direct Deposit
 Payroll Deduction

Courtesy Services

Money Orders
 American Express Travelers Checks and Gift Checks
 Direct Deposit
 ATM Master Check Cards
 Debit Cards
 Credit Life Insurance
 Credit Disability Insurance
 Wire Transfers - Domestic and International
 Notary Services
 Signature Guarantee Services
 24-hour drop box
 Amusement Park Discounts

RATE SCHEDULE

Description	APR*	APY**
Regular Shares	.750	.752
Christmas Club	.750	.752
Vacation Club	.750	.752
IRA	.750	.752
Share Loan	4.50% Fixed	
Overdraft Protection	15% Fixed	

Term Share Certificates	(\$1,000.00 minimum)	
	Dividend Rate	APY**
6 mos.	5.00%	5.116%
1 Year	4.00%	4.074%
2 Year	3.75%	3.815%

Money Market	APR*	APY**
\$2,500-\$9,999	1.50%	1.510%
\$10,000-\$24,999	1.75%	1.764%
\$25,000-\$49,999	2.00%	2.018%
\$50,000 and greater	2.25%	2.273%

Risk Based Loan Rates	APR*
Unsecured as low as	8.95% APR*
Vehicle as low as	6.25% APR*
24-72 month terms available	
Home Equity as low as	Prime - minus .50%
Fixed Home Equity rate as low as	6%
VISA® as low as	8.95% APR*

Rates are subject to change without notice.
 *APR=Annual Percentage Rate. **APY = Annual Percentage Yield.
 Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.



GHAFCU PRIVACY POLICY

GHA Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 203-863-3186.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect and may disclose nonpublic information about you from the following sources:

* Information we receive from you on membership and loan applications and other forms; (I.e. name, address, social security number, assets, income)

* Information about your transactions with us or others; (I.e. account balance, payment history)

* Information we receive from a consumer-reporting agency; (I.e. Credit worthiness and credit history)

* Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with GHA Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information. The Credit Union will not disclose any information over the telephone. The information can be obtained through our Web Site, Audio Line, in writing with member authorization or in person. If you have any questions or concerns about the integrity of your account information, please contact us.

BUSINESS RELATIONSHIPS

GHA Federal Credit Union site contains links to other Web sites. GHA Federal Credit Union is not responsible for the privacy practices or the content of such Web sites.

COURTESY SERVICES

Wire Transfers, Domestic and International

Notary Services

'Signature Guarantee

Direct Deposit

Money Orders

Credit Life Insurance

Credit Disability Insurance

Home Banking

Savings Bonds

American Express Travelers Checks and Gift Checks

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
 Monday, January 15, 2007

PRESIDENTS' DAY
 Monday, February 19, 2007

GOOD FRIDAY
 Friday, April 6, 2007