

Your Credit Union

Summer 2010

A Quarterly Publication For
Members Of VAntage Trust
Federal Credit Union

News

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Have Your Best Summer Yet

We Have Money To Lend

The summer you've been daydreaming about is possible – and affordable – with a VAntage Trust FCU Vacation Loan. With rates this low, all you need to worry about is packing. That beach getaway, rugged adventure, or European exploration, can be just around the corner with a VAntage Trust FCU Vacation Loan.

Even if you don't have any travel plans this summer, you can still take advantage of this great rate. Improve your home with some hotel inspired alterations, invest in that hot tub you've always wanted, or even upgrade your summer and fall wardrobes!

Have A Great Summer!

For more information or to get started, stop by a branch, call us at **(866) 564-5305**, or visit **www.VAntagetrustfcu.org**. Don't forget to write!

Vacation Loans

As Low As

5.00%
APR*

Borrow Up To \$4,000
12-Month Term
Available Through 8/31/10



VAntage Trust
Federal Credit Union



President's Message

The year is half over and already we have many reasons to celebrate at Vantage Trust FCU. We are pleased to announce that exciting things are happening at all of our branches.

Our VA Medical Center Office is receiving a full renovation, which is to be completed by late June. We can't wait for the reopening celebration so we can unveil all of the upgraded changes. One of our primary goals is to provide our members with the best service possible, and our enhanced branch will help ensure we meet that objective.

Another exciting achievement is that our Pittston Branch will celebrate its first anniversary on August 3rd. Your participation in your credit union makes milestones like this possible, and we thank you for your involvement. With your support, this branch has served hundreds of members and has made Vantage Trust FCU more convenient for many of our members.

Our Main and Nanticoke offices are each doing great, both having much success thus far in 2010. As with all of our branches, the staff of these offices is dedicated to serving you and your family. Being there for our members is of the utmost importance to everyone at Vantage Trust FCU.

Our staff – as well as our Board of Directors and management – is here for you in each and every way. Whether it is bringing you affordable products, providing kind and compassionate customer service, or working with you to make your dreams possible, we are here for you. If you have some plans on the backburner, now is the time to tackle them, and we can help. Stop by or give us a call, and let us show you how we can make it happen.

Regards,

Robert M. Burton

President/CEO

Take Advantage Of Your Home's Equity

We Have Money To Lend!

Life is built on dreams. Flexible financing solutions from Vantage Trust FCU can make them all possible. Vantage Trust FCU's Variable Home Equity Loan/Line of Credit is an affordable solution to borrow against your home's equity to complete upgrades to your home or to consolidate debt and finally get ahead.

This loan is available as a continuous line of credit, up to your available credit limit, so as payments are made, funds become available to use again, making this loan a perfect choice for ongoing projects and costs like extensive renovation or college tuition. Even if you have a home equity loan elsewhere, you can take advantage of Vantage Trust FCU's great rates by refinancing your current loan.

Make Your Dreams A Reality

Apply today at www.Vantagetrustfcu.org, call us at **(866) 564-5305**, or stop by the credit union for details.

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Rates for Variable Home Equity Loans/Lines of Credit are based on the Prime Rate as published in The Wall Street Journal. See credit union for complete loan details.

Variable Home Equity Loan/Line Of Credit

3.75%

APR*

Terms Up To 180 Months
Effective July 1, 2010



Stay Ahead Of The Unexpected

New regulations providing changes to consumer overdraft protection are set to go into effect on July 1, 2010. The new regulation now requires you to opt in for overdraft protection on Automated Teller Machines (ATM) and one-time debit card transactions. You must provide your consent to this by signing an Opt-In Form for the service. If you choose not to opt in, transactions performed with your debit card will be declined if sufficient funds are not available in the account to cover the transaction. Please note: These new rules do not apply to payments made by checks or automated debit.

It is important to understand the new rules regarding overdraft services before making the decision to opt in or not. If you have any questions please visit our web site at www.Vantagetrustfcu.org or call us at **(866) 564-5305**.

Important Fee Updates

Unlike many other financial institutions, we like to keep our members informed. You'll always receive advanced notice of changes to our policies and fees, and it won't be delivered to you in the fine print. We want to ensure our members always know where they stand and receive the best service. Effective September 1, 2010, the following changes will be made to Vantage Trust FCU's fees.

Late Fees On Credit Cards & Loans

Increasing to \$20.00. Account will be charged if loan is 15 days late.

Non-Sufficient Funds Overdraft Fee

Increasing to \$25.00

Covered Overdrafts

Increasing to \$15.00

Returned Items

Increasing to \$25.00

State-Of-The-Art Upgrade

After undergoing a much-needed facelift, our upgraded VA Medical Center Branch will be unveiled by late June, with a reopening celebration scheduled for July. At this event, our members will have the opportunity to enter to win great prizes.

While the look of the branch has changed, as always we will continue to offer you the convenience and service you know and trust. This upgrade will allow us to continue to stay current with the industry and provide the best service possible for our members. Come by and check out the new modern features of this renovated branch!

Thank you for your patience during this time. We appreciate your understanding as these changes have been completed.

Step It Up: S.T.E.P. Accounts For Students

Combining rewards for academic performance with the virtues of saving encourages student members to excel at both. Our Student Thrift Enhancement Program (S.T.E.P.) is built on this premise. A rewards program for credit union student members in grades 1 through 12, this program teaches the importance of money management while rewarding students for academic achievement. Cash awards** are awarded to students as follows:

- \$2.00 For Each Final "A" Earned In A Major Subject, Such As Reading, Math, Science, History, Etc.
- \$5.00 For 100% Perfect Attendance For The Entire School Year.

The S.T.E.P. account also offers our student members the following benefits:

- Fee-Free Star® Card
- Educational IRAs
- Initial Share Deposit Of \$5.00 From Your Credit Union
- Student Loans
- Very Low Or No Cost Share Draft Account

It's Never Too Early To Get Started

Teach your children the importance of saving, money management, and financial responsibility, and encourage good grades and attendance. Contact the credit union for details.

**Awards are based on the final report card of the year.

Holiday Closings

Independence Day

Monday, July 5, 2010

Labor Day

Monday, September 6, 2010

Columbus Day

Monday, October 11, 2010

Essay Contest Winners

Congratulations to our 2010 Essay Contest Winners! As part of our week long celebration for National Credit Union Youth Week, we asked students to write a short story explaining what they are using their Vantage Trust S.T.E.P. account to save for. Much time and consideration went into reading each story and selecting winners. Winners received a \$50 deposit into their S.T.E.P. account.

Thank you to everyone who participated in our short story contest!



Pictured Left to Right:

*John Paul Bath,
Brittany Howells,
and Nicole Johnson*



VAntage Trust
Federal Credit Union
www.VAntagetrust.org

Main Office

881 Mundy Street
 Wilkes-Barre, PA 18702
 Phone: (570) 819-3337
 Toll-free: (800) 749-5290
 Fax: (570) 819-3366
 24-Hour Loan/Lending Service: (866) 564-5305

Office Hours

Monday – Friday – 7:30 a.m. – 5:00 p.m.
 Drive Thru open
 Fridays until 5:30 p.m.
 Saturday – 9:00 a.m. – 1:00 p.m.

Nanticoke Office

158 South Market Street
 Nanticoke, PA 18634
 Phone: (570) 258-3200 Fax: (570) 258-3203
Office Hours
 Monday – Friday – 8:30 a.m. – 5:00 p.m.

Hughestown/Pittston Branch

405 Laurel Street
 Pittston, PA 18640
 Phone: (570) 602-3650 Fax: (570) 602-3654
Office Hours
 Monday – Friday – 8:30 a.m. – 5:00 p.m.

VA Medical Center Branch

2nd Floor • VA Medical Center
 Wilkes-Barre, PA
 Phone: (570) 824-5546 Fax: (570) 820-7715
Office Hours
 Monday, Wednesday & Friday
 8:00 a.m. – 4:00 p.m.



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

MP-17665 6/10 Marketing Partners (888) 641-1215

Current Rates	Dividend Rate	APY
Share (Savings) Account	0.25%	0.25%
Share Draft/Checking	0.10%	0.10%
Holiday Club	0.25%	0.25%
Vacation Club	0.25%	0.25%

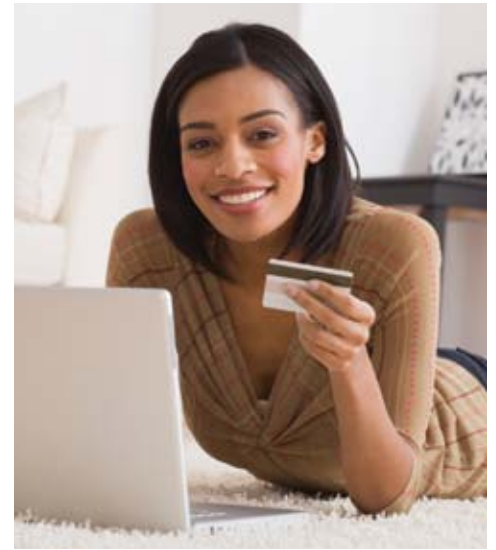
Certificate Rates Can Change Weekly, Stop In Or Call For Current Rates On 6 Month, 1, 2 And 3 Year Terms.

Money Market Accounts		
Tier I \$50.00-\$1,000.00	0.50%	0.50%
Tier II \$1,000.01-\$10,000.00	0.75%	0.75%
Tier III \$10,000.01-\$75,000.00	1.00%	1.00%
Tier IV \$75,000.01 And Up	1.25%	1.26%

IRA Accounts		
Traditional, Roth		
And Educational	2.25%	2.27%

Loan Rates		APR
New Vehicle Loans		
36 Months	Zero Down Payment	4.00%-8.50%
48 Months	Zero Down Payment	4.25%-9.00%
60 Months	Zero Down Payment	5.00%-10.25%
72 Months	Zero Down Payment	5.25%-10.50%
Used Vehicle Loans		
36 Months	2003-2004	4.50%-9.00%
48 Months	2005-2006	4.75%-9.50%
60 Months	2007-Newer	5.25%-10.50%
New And Used Camper Loans (Secured By Title)		
STOP IN OR CALL FOR CURRENT RATES AND TERMS		
Share Secured Loan		4.50%
Unsecured Loans		
1-2-3 Years		9.00%-13.50%
4 Years		9.75%-14.50%
5 Years		10.75%-16.00%
Fixed Home Equity		
3 Years		4.75%
5 Years		5.75%
7 Years		6.00%
10 Years		6.50%
15 Years		7.00%
Variable Rate Home Equity		4.50%
First Mortgages	Current Market Rate	
MasterCard		12.00%
Gold MasterCard		9.90%
Platinum MasterCard		7.99%

(Rates effective 04/01/2010) Rates are subject to change.



e-statements

Do you know where your bank statement is? Be honest. If you don't – and even if you do – our e-statements service might be right for you. It's the quick, secure, and convenient way to review your accounts online – and it's free! Save time and paper by enrolling in e-statements today. Review, print, or save your statement any time during the month.

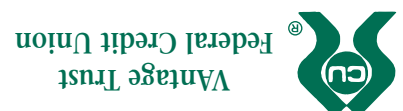
It's Easy To Enroll

To sign up, simply log into Home Branching on www.VAntagetrustfcu.org and select Member Preferences!

Spring 2010



881 Mundy Street
 Wilkes-Barre, PA 18702
www.VAntagetrust.org



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