

NEWS & NOTES

CATARACT CITY FCU

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Watch your Money Grow

Stop paying high fee's at other financial institutions. Do your financial business with your credit union. We were established to help out our members, not investors. All our profit goes back to its members in the form of dividends, lower interest rates on loans and other services.

Cataract City Federal Credit Union has been around for 75 years. We want you to know that we are very stable and sound in this world of uncertainty. We are well capitalized in our Undivided Earnings as well as our Regular Reserve.

Last year with the approval of our expansion, and help from some of our members we are seeing an improvement in our membership as well as our bottom line. Remember you can help to. Just let your family members know that they can join Cataract and enjoy the same benefits that you do.

You can watch your money grow just by telling Banks NO! I do all my business with my Credit Union, Cataract City.

We are
75 years young

ANNUAL MEETING

The Annual Dinner Meeting was held on March 6, 2010 at the Buffalo Launch Club, Grand Island, New York.

Everyone who attended had a good time.

Your elected officials are as follows:

Tom Kolniak, President

Eddie Hope, V. President

Debbie Ellman, Secretary

Kim Dolan, Treasurer

Joe McAdams, Delinquent Loan Officer

Margaret Smith, Sergeant at Arms

Sherry Printup, Member at Large

Supervisory Committee:

Janet Fraas, Chairperson

Virginia Oakes

Patricia Rhodes

We would like to congratulate the following prize winners:

Diane Crimi:GPS

Virginia Oakes:Digital Camera

Kim Dolan:Digital Video Camera

Dan Dolan:Radio

Center Pieces:Paul Klock, Rick Ellman, Rosemary Fratello

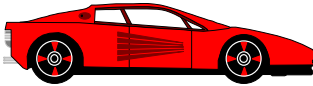
The following won cash prizes:

Diane Crimi, Marge Neal, Paul Klock, Joe McAdams,

Kelly Michael.

April Loan Specials

New Car rates starting as low as 3.75%* for 2 yrs.
 4.25%* for 3yrs, 4.50%* for 4yrs and 4.75%* for 5 yrs.
 Call Sue or Kim and we can help you get into the car of
 your dreams.



Used Car rates starting
 as low as 3.75%*
 For 2 year loan

Other lengths available
 at discount prices.
 Call today



May-Spring Fix-up

Are you looking to paint your home? Add flowers and shrubs to your yard, maybe get some lawn furniture. We have a loan special for you. You can borrow up to \$2,500.00 for 18 months starting as low as 8.9%*.



Mortgages

If you want to purchase a home in New York, New Jersey, Vermont, Connecticut or New Hampshire, call us first for the best mortgage deal in town, or you can check out the rates at www.cucmortgage.com. We do first mortgages or full refinance. We are here to help you.



June is Vacation Time

Need some fun in the sun. We have a deal for you. You can borrow up to \$3,000.00 for that trip you have been waiting for. 12 months to repay starting as low as 8.6%*

Certificate of Deposits

April

24 months 1.50% APY 1.51%



Discount Tickets



Discount tickets available are
 Regal Cinema movie passes
 (Restricted)\$7.00 each,
 Premier tickets are \$8.00.
 Delta Sonic: Super Kiss \$9.99
 Deluxe: \$6.50
 Super Kiss Supreme:\$ 14.00
 Oil Changes: \$21.99
 Coming soon: Fantasy Island
 Tickets



Quarterly Dividends

January 1– March 31, 2010

\$100-\$9,999 .70% APY .70%
 \$10,000-24,999 .85% APY .85%
 Over \$25,000 1.00% APY 1.00%

**For all loans must qualify for lowest rate.