COREplus Federal Credit Union

FALL 2009

MONEY TALKS

COREY PERKS!

CorePlus announces **Corey Perks**! The more our members use CorePlus Federal Credit Union, the more **Perks** members will be rewarded with! Each month the points will accumulate based on how many products and services are used. Members benefit by making CorePlus their primary financial institution! Monthly members earn points, the points then accumulate to Lifetime points; and can then be redeemed for a variety of rewards! Some of the rewards include reversal of fees, decrease the interest rate on an auto loan, increase the rate on a certificate of deposit, or even purchase CorePlus logo gifts. It's easy to track the points that are earned by simply viewing your account on **It's me 24/7** home banking. In addition to receiving monthly points; members have the potential to earn onetime bonus points by simply referring new members, paying off your competitor auto loans, and having your mortgage at CorePlus!

A VISIT TO THE C.B. JENNINGS SCHOOL IN NEW LONDON

Lynn Arcarese, *Branch Supervisor* and **Tracy Lewis**, *Member Service Representative of the CorePlus Waterford Branch* and **Corey MacMoney** visited the **C.B Jennings School** in New London.

The morning was spent talking with students about the importance of saving money for the future or maybe something special. The kids were very intrigued by the idea of saving money and had some interesting questions. The children asked, ***"How old do you have to be to get a credit card like my parents?" "Can I save enough to buy a computer or maybe a car?"*** The CorePlus staff members answered the questions informing them of the benefits of having a membership with CorePlus.

CITIZEN OF THE YEAR

The Eastern Connecticut Chamber of Commerce announced **Angela V. Arnold** as the 59th recipient of the citizen of the year. The event was held on May 5th at MGM, and was emceed by **Warren P. Scholl**.

Back Row Left to Right:
Warren P. Scholl, *President/CEO*, Pat Hanley, *Member Sales and Service Manager*, Selina Moriarty, *Branch Supervisor*, Eufemia Dipollina, *Branch Supervisor*, Debbie McGuire, *Branch Supervisor*, Sherri Korduner, *Branch Supervisor*, John Belanger, *Technology Director of Systems*.

Front Row Left to Right:
Linda Hadfield, *Administrative Assistant*, Shelia Reguin, *Staff Accountant*, Angela V. Arnold, *Director of Marketing and Business Development*, Ruth Pelletier, *Special Projects*, Dave Chapman, *Systems Administrator*, Barbara Zendzion, *Mortgage Department Team Leader*.

KEEPING OUR OWNERS SAFE!

Thank you for understanding we have been doing construction! CorePlus has installed a dual fuel source generator at our Salem Turnpike office in Norwich. Whether the power goes out due to a storm, rolling black outs, or due to other natural disasters; within 15 seconds or less electricity will be up and running. CorePlus continues to move forward to keep our members (owners) safe and protected.

COREPLUS FEDERAL CREDIT UNION WELCOMES A NEW CHIEF FINANCIAL OFFICER

Kristine Belliveau, *Accounting Assistant* 8 years, Nicholas Fortson, *CFO*, Shelia Reguin, *Staff Accountant* celebrating 25 years here at CorePlus

Nicholas Fortson joined CorePlus on Monday May 4th. He graduated from Valparaiso University in Indiana with a Bachelor of Science Degree in Business Administration. Nick has many years of experience in the financial services industry. He and his wife Peggy have two girls, Lauren and Elaina and a son, Christopher. Nick comes from Ann Arbor Michigan. "The State of Connecticut is extremely beautiful. I was surprised to see the rolling hills and the dense wooded areas. There definitely appears to be a great appreciation and respect for nature. Also, the people of Connecticut, or at least the residents of the Norwich area, take great pride in their heritage and local history. When I came to Norwich I had an open mind. Every community is different and I was receptive to explore and appreciate the subtleties that make this community tick. I did not expect to find an extremely diverse community with such a rich history and a geographical area offering a variety of recreation." "Lastly, I was surprised to find that there are a number of people from my town of Ann Arbor, MI living in New London County. The Ann Arbor location of Pfizer closed and there are a number of their employees relocated in this area," said Nick.

WORKING WITH A FINANCIAL ADVISOR

Content developed by CUNA Brokerage Services, provided by Dave Stewart

LIFE INSURANCE

Would you trust your medical diagnosis to a casual acquaintance? Do you cut your own hair? For many things it makes sense to pay a professional who has the expertise to deliver the best results. A professional financial advisor can make all the difference when you are looking to outline a sound, and achievable, financial plan. Follow these six steps to establish a good relationship with a professional financial advisor.

1. **Choosing your financial advisor** - One of the best ways to find a financial advisor is through a referral. Begin with a trusted source – inquire at your credit union/personal banking center about financial advisors who are located at, or near, your local branch.
2. **Set up a consultation –** Ask a great variety of questions to evaluate if your financial objectives are well matched to the financial advisor's areas of expertise.
3. **Discuss your goals and obligations** - Your financial advisor will need information about you and your financial situation, philosophy and risk tolerance. Be candid about your income, debts, future obligations, and current assets.
4. **Ask plenty of questions** - If you don't understand something, make sure to ask. And keep asking until the answer is clear to you.
5. **Meet or speak regularly** - To keep your financial plan moving in the right direction, your advisor needs to know when important changes take place in your life. Keep your financial advisor in the loop.
6. **Listen** - Professional advisors can draw from years of experience and help you maintain a long-term perspective on your investment plan. Take the time to listen to what your financial advisor has the say.

Working with a financial professional can be one of the smartest things you can do to ensure you reach your personal and financial goals. Following these fundamental guidelines can go a long way in helping you get the most out the working relationship with your financial advisor.

Dave Stewart is a Financial Advisor with MEMBERS Financial Services located at CorePlus Federal Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Dave Stewart at (860) 885-3653 or dave.stewart@cunamutual.com.

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

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NORWICH OFFICE
202 Salem Turnpike, Norwich, CT 06360
Office Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 9:30 am-5:30 pm
Sat: 9:00 am-12 noon
Drive Up Hours:
Mon, Tues, Wed: 7:30 am-4:30 pm
Thurs & Fri: 7:30 am-5:30 pm
Sat: 8:30 am-12 noon

EAST LYME OFFICE
125 Boston Post Road, East Lyme, CT 06333

GROTON OFFICE
255 Route 12, Groton, CT 06340

East Lyme & Groton Office & Drive Up Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 9:30 am-5:30 pm
Sat: Closed

NORWICH AVENUE OFFICE
30 Norwich Avenue, Norwich, CT 06360
Office & Drive Up Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 9:30 am-5:30 pm
Sat: 9:00 am-12:00 noon
Drive up: 8:30 am-12:00 noon

WM. W. BACKUS HOSPITAL OFFICE
326 Washington Street, Norwich, CT 06360
Office Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 7:30 am-3:30 pm • Sat: Closed

PLAINFIELD OFFICE
67 Lathrop Road, Plainfield, CT 06374
Office & Drive Up Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 9:30 am-5:30 pm
Sat: 9:00 am-12:00 noon
Drive up: 8:30 am-12:00 noon

WATERFORD OFFICE
40 Boston Post Road, Waterford, CT 06385
Office & Drive Up Hours:
Mon, Tues, Thurs: 9:30 am-4:30 pm
Wed: 10:30 am-4:30 pm
Fri: 9:30 am-5:30 pm
Sat: 9:00 am-12:00 noon
Drive up: 8:30 am-12:00 noon

INTERNET BRANCH:
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860-886-0576

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