

Smart MONEY

www.genfed.com

Checking at GenFed: It's affordable, safe, and convenient.

Getting the best deal takes time and energy. But when it comes to checking accounts, it's well worth the effort. A GenFed FCU checking account can save you money because it may have fewer or lower fees than checking accounts at banks. Our checking account offers you an affordable way to pay.

You don't have to get hit with fees every time you write a check or use an automated teller machine (ATM). Our checking account won't "nickel and dime" you.

Fees aren't the only factor in choosing a checking account. Also consider how you will use it. If, for example, you plan to carry a significant balance, consider dividend checking that earns interest. If you don't trust your math or have had trouble with overdrafts before, sign up for overdraft protection, which transfers money from savings or accesses a line of credit. Our checking accounts are flexible.

Your checking account also comes in handy when only cash will do. With a GenFed Debit Card, you will have access to over 61,000 ATMs nationwide with three surcharge-free networks to withdraw cash from your checking account. You can even get an account balance. Our checking account is convenient.

GenFed has a FREE Checking account that not only offers our members a checking account with no monthly fees, it also offers FREE Online HomeBanking, FREE FREDI 24-Hour Touch-tone teller, unlimited check writing privileges with a discounted first check order, a FREE GenFed Debit Card, and FREE Online Bill Pay.

So stop by. When it comes to products and services, we have the best deals around.

We've made getting cash even more convenient for you by joining **Allpoint**, America's largest surcharge-free ATM network. Using your Debit Card you now have access to over 32,000 more ATMs across the United States through the **Allpoint** Network. **Allpoint** has ATMs located near where you live, work and shop - inside convenience stores, supermarkets, gas stations and other retail outlets. Stop by your branch to pick up a list of locations.



KID'S CORNER!

Calling All Artists

Don't forget to pick up your entry for the Johnny Appleseed Calendar Coloring Contest next time you make a deposit.

But, hurry! Your entry is due by July 31.

If you win, your drawing will be published in the 2007 Johnny Appleseed Calendar!

Win a Nintendo Game Boy!

If you receive a Johnny Appleseed postcard, you can win a Nintendo Game Boy! Just return your Johnny Appleseed postcard to your branch by the 15th of each month to receive an entry.

Soon On-Line Bill Payer will be FREE for active users with UNLIMITED transactions.

Once you have GenFed's checking account, simply click on 'Pay Bills' in HomeBanking to get started! Need help setting up your bills? Ask a GenFed representative to walk you through the process. *Never lick another envelope or buy another stamp!!*



Congratulations to **Bonnie Easterday** for winning \$250 for switching to the 'No-Mess' Paperless eStatement.

Fight clutter and save a tree with eStatements!

Welcome to the Family!

All Imprinted: Tallmadge, OH
Chase Brass & Copper Co: Bryan, OH
Conrad's Total Tire and Care Center: Akron, OH
Cuyahoga Valley Management, Inc: Cuyahoga Falls, OH
Don's Pizza Pasta: Shelbyville, IN
Leo Michael Illustration, Inc: Akron, OH
Skin Care Center of Southern Illinois: Mt Vernon, IL
Terminal Warehouse: Akron, OH

If you have family or friends who work for these companies, please help spread the word to them that they are now eligible to join GenFed Federal Credit Union.

Great Rates!

Check with your local branch for the most current rates... they may be even better than those listed below! All borrowers, even those with less than perfect credit, receive competitive or lower rates at GenFed.

GenFed Loan Solutions

New and Used Cars as low as:

2004 and newer	5.74% APR
2002 — 2003	6.24% APR

Call for rates on older vehicles.

Boats, RVs, & Campers as low as:	5.74% APR
Motorcycles as low as:	7.74% APR

Real Estate Loans as low as:

First Mortgage	6.00% APR (fixed)
Second Mortgage	6.50% APR (fixed)
Line of Credit (Prime - 0.50%)	7.50% APR
(variable rate, LTV up to 85%)	
(Prime - 0.25%)	7.75% APR
(variable rate, LTV 86% - 95%)	
3/3 ARM	6.75% APR
(variable rate)	

Balloon Loan

Coming Soon!



GenFed MasterCard, fixed and variable rates as low as:

Classic MasterCard	12.96% APR
Gold MasterCard	10.80% APR
Platinum MasterCard	9.96% APR

Personal Loans as low as:

7.00% APR

Ask a loan officer about other purchase mortgage options & rates.

Savings, Checking, & Investing

Share Savings	Min. to Open/Earn	APY
Dividend Checking	\$25 / \$100	0.75%
Silver Money Market	\$50 / \$100	0.50%
	(\$2000 min. to earn)	
	\$2000 - \$20,000	3.40%
	\$20,000 and over	3.76%
IRA Accumulator	\$100 / \$100	3.14%



	Certificates	IRA Certificates
3 month	4.65% APY*	
6 month	5.15% APY*	
9 month	5.01% APY	
12 month	5.20% APY	5.31% APY
15 month	5.06% APY	5.17% APY
18 month	5.30% APY	5.41% APY
21 month	5.12% APY	5.22% APY
24 month	5.22% APY	5.33% APY
30 month	5.40% APY	5.50% APY
36 month	5.27% APY	5.38% APY
48 month	5.33% APY	5.43% APY
60 month	5.48% APY	5.59% APY

*3 month certificate is for MINORS ONLY with a minimum of \$500. Refinance of existing GenFed loans subject to applicable fees & conditions. Loans subject to approval and terms. Loan rates as of 6/1/06, include full discounts and subject to change at any time. Contact your branch to determine your discounts. Vehicle loan terms may be limited, based on age of vehicle. ARM rate adjustment at each 36th month increment. Annual percentage yield (APY) on regular savings is accurate as of the last declaration date of 4/1/06. Other savings rates are as of 4/15/06. Penalty will be imposed for early withdrawal on certificates. Certificate rates subject to change at any time. Disclosures available upon request. Fees or early withdrawals could reduce earnings on accounts. We may offer different rates in the future. Contact GenFed staff for more information about current rates, terms and fees. Variable rate HELOC with no minimum rate (floor). Rate tied to the Prime Rate and will not exceed the Prime Rate as published in the Wall Street Journal. The rate will only rise if Prime rises and will not exceed 18.00% APR, even if Prime rises above that. HELOC holders are notified quarterly of rate and payment changes.



Akron	330.784.5451
Antwerp	419.258.5151
Bryan	419.636.1053
Centralia	618.532.9524
Fairlawn	330.835.9103
Lorain	440.282.4606
Mt. Vernon	618.244.1077
Sheffield Lake	440.949.1782
Shelbyville	317.392.6230
Wadsworth	330.336.2150
Wadsworth (Great Oaks)	330.336.3556



Touch-tone Teller:
330.794.1220
800.850.5451



HomeBanking @ www.genfed.com

Loose change

Need to find a surcharge-free ATM?

Visit your local branch for a list of surcharge-free ATMs in your area. And remember, if there is no ATM nearby, you can use your PIN at the register at most grocery stores, including Walmart, and get cash back! We've made getting cash even more convenient for you by joining **Allpoint**, America's largest surcharge-free ATM network. Using your Debit Card you now have access to over 32,000 ATMs across the United States through the **Allpoint** Network.

Important Numbers

If your GenFed Debit Card is lost or stolen, please call 1-800-523-4175 to report it. If your GenFed MasterCard is lost or stolen, please call 1-800-325-3678 to report it.

Summer Tickets Available

Save money by purchasing your movie and amusement park tickets ahead of time at your local GenFed branch. Tickets are available for Regal Cinemas, Cedar Point, Holiday World and Geauga Lake. Check your branch for pricing and availability.

Vacation When You Need To

Remember the old saying, "If you look like your passport picture, you probably need the trip"? Don't deny yourself the chance to get away. We can help finance your getaway with a personal loan as low as 7.00% APR with a Vacation Club Account, allowing you to go anywhere and do anything. Our Vacation Club Account is a great way to save for next year's stress release, too. Call us today!



Worry about which car you are going to get

...not how you are going to pay for it.

\$15,000 Auto Loan as low as **\$265.57** per month for 66 months!

Or pay your loan off **5 months** earlier and **save \$254.24** in interest with bi-weekly payments!

Rate used is 5.74% effective 6/1/06 and subject to change at any time. Loan rate applies to new money only and refinance of existing GenFed loans subject to a fee and other criteria. Loan rate includes all possible discounts; call your branch to determine your discounts. All loans subject to approval and terms.



GenFed members and employees donated \$2,582 to Warm the Soles of Kids in 2005.

Holiday Closings
Independence Day
(Tuesday, 7/4)
Labor Day
(Monday, 9/4)
Columbus Day
(Monday, 10/9)

Take a Vacation From Your Loan Payment!

Call us to find out if you qualify to skip your July loan payment! Then, you can use the money you would have spent on your loan payment for some summer fun!

Plus, we're donating \$1 to the Children's Miracle Network for each member that skips a summer loan payment to benefit your local Children's Hospital!



Credit Unions for Kids®
Children's Miracle Network