

ClearConnection

The Newsletter of Clearview® Federal Credit Union

May 2009

Products For Young Savers

Clearview has the perfect accounts to help all of our young members save! Clearview also offers a Youth Certificate with a special bonus for our young members.

Nick and Nickette Club Account

Ages 0-8

Members of the Nick and Nickette Club receive a special club card, and access to the club Web site. When they turn five, they receive a newsletter packed with games and articles for their age group.

Tween Club Account

Ages 9-12

This account is devoted to teaching tweens about fun ways to save money. Tween members receive a special club card, prizes, access to the club Web site and an age-appropriate newsletter.

Teen Club Account

Ages 13-17

This account helps teens learn about managing money and prepares them for the financial decisions that they will face as adults. The Teen account features a newsletter and access to an interactive Web site. When Teen Club members turn 16, they receive *brass magazine* for free.

Youth Certificate

Ages 0-21

This certificate has a 12-month term with a bonus rate of .10% over the current 12-month certificate rate. It has a \$100 minimum deposit, and additional deposits of \$25 or more can be made at any time.

Stop by a branch or call 1-800-926-0003 for more information on our youth products and services.

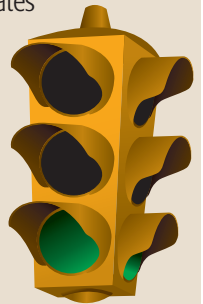
Get The Green Light At Our Car And Cycle Sale

If you are in the market for a new or pre-owned vehicle, mark your calendar for Clearview's Fifth Annual On-Site Car Sale on **Saturday, May 16, 2009**. You simply can't afford to miss our one-day-only sale with auto and motorcycle loan **rates as low as 2.99% APR!**¹ Plus, the chance to win **\$1,000 in Free Gas!**² Clearview has used its buying power to make shopping for your next vehicle simple and convenient.

- Special one-day no haggle pricing
- Trade-ins accepted
- All prices clearly marked
- Outrageously low loan rates

Shop a wide selection of vehicles all in one location. Come to the sale at Clearview's Main Office in Moon Township and have your choice of hundreds of new and pre-owned vehicles from these dealerships:

- Bob Tracey's World of Cycles
- Day Apollo Volkswagen-Subaru
- Kelly Chrysler Jeep Dodge West
- Kenny Ross Toyota Scion
- MINI of Pittsburgh
- Moon Twp Cadillac Mazda Suzuki Hyundai
- Moon Township Ford
- Moon Township Honda
- Northstar Chevrolet
- West Hills Nissan
- Wright Buick Pontiac GMC Beaver



The Car Sale will be held on **Saturday, May 16, 2009**, from 10:00 a.m. to 4:00 p.m., rain or shine, at our Main Office at 8805 University Blvd., Moon Township, Pa.



Be sure to park at the Park & Ride Lot on University Blvd., at Port Authority Drive next to Sheetz, to ride our free shuttle to the event. The shuttle will drop you off at the Welcome Tent, where you can enter to win **\$1,000 in Free Gas!**²

Get the green light!
May 16, 2009 • 10:00 a.m. - 4:00 p.m.

For more details on this one-day event, call 1-800-926-0003 or visit www.clearviewfcu.org.

¹ APR = Annual Percentage Rate. Rate is based on a 48-month term. All rates are subject to change without notice. Special one-day Car Sale rate will only be honored on May 16, 2009 until 4:00 p.m. on 2008-2010 new model year purchases from Clearview's lot or participating dealers. Other loan rates effective as of May 1, 2009, for 2008-2010 new model year purchases. Other rates and terms are available. Rates are based on the type of loan, term of loan and your creditworthiness. All loan approvals are subject to normal underwriting procedures. No other discounts apply. Discounts cannot be combined or used in conjunction with any other offer.
² For official rules, visit www.clearviewfcu.org.

Home Equity Line Of Credit: Your Home Working For You



If you haven't already, consider a Home Equity Line of Credit. It is a sensible way to access emergency funds or put important plans in motion when you need it most. Consider these options:

- Consolidate debt
- Cover tuition fees
- Make home improvements
- Much more... you choose!

We currently offer a Home Equity Line of Credit with rates as low as **4.00% APR!**

Clearview also offers many other real estate products and services, including First Mortgages, Fixed-Rate Home Equity Loans and much more.

To learn more about our low-rate Home Equity Lines of Credit, or our other real estate products and services, visit www.clearviewfcu.org or call our Real Estate department at 1-800-926-0003, option 3, for more details.

1 APR = Annual Percentage Rate. This Home Equity Line of Credit is based on a 20-year term at 80% loan-to-value. The APR will be indexed to the Prime Rate-0.75%. The index used to determine the APR will be the Prime Rate found in the Money Rates Section of the Wall Street Journal published on the first working day of the month. The APR will then be adjusted on the first of the following month. Minimum credit limit is \$10,000. Rates effective as of April 1, 2009. Other rates and terms are available. All rates are subject to change without notice. All loan approvals are subject to normal underwriting procedures.

First Mortgages and loans mentioned above are available in all states except Alaska, Hawaii and Texas.

Annual Business Meeting Information

This year's Annual Business Meeting will be held at Clearview's Main Office in Moon Township, Pa., on June 27, 2009.

The meeting will be held from 10:30 a.m. - 11:00 a.m. This year's Annual Meeting will consist of the Board of Directors' Election and business meeting. All members are invited to attend.

The winners of the 10th Annual Ralph B. Canterbury Scholarship will be honored at the Annual Business Meeting.

To R.S.V.P. for this year's Annual Business Meeting, please complete the form below and mail it to Clearview's Main Office by Saturday, June 20, 2009, or you can register online at www.clearviewfcu.org.

Annual Business Meeting Registration

Yes! I would like to attend the 2009 Annual Business Meeting.

Name _____ CU Account # _____

of attendees: _____

Please clip and return to:

Clearview FCU, Attn: Annual Meeting, 8805 University Boulevard, Moon Township, PA 15108

Simplify Your Summer!

You could win \$5,000 just for paying your bills online with PCU BillPayer!

Entering is simple. Every time you pay a bill online between May 1 and June 30, 2009, you will receive an automatic entry to win! The more bills you pay online, the more chances you have to win!

There has never been a better time to sign up for PCU BillPayer, our FREE¹ Internet bill payment service. Just log in to PCU, then click on "BillPayer" to enroll.

Simplify your summer with PCU BillPayer, and you will have a chance to win \$5,000!

1 A monthly fee of \$4.95 will be charged if no payment is made on a BillPayer account for 90 days.

Visit us online, come in to any branch or call 1-800-926-0003, option 7, for more information about PCU BillPayer. No purchase necessary. Void where prohibited. For complete rules and additional important information, visit www.clearviewfcu.org.



Important Dates

May 16, 2009

Car and Cycle Sale at Clearview's Main Office in Moon Township

May 25, 2009

In observance of Memorial Day, all Clearview offices will be closed

June 27, 2009

Annual Business Meeting at Clearview's Main Office in Moon Township

