

# THE CORNER PIECE

Celebrating 75 Years  
of Better Banking!



Better Rates...Better Service...Better Banking!™

First Quarter 2012

## No Checks? No Problem!

**With Auto Pay, your  
loan payment has  
already arrived!**

### Auto Pay features:

- Automatic Loan Payments from your active Sperry Checking Account — on time, every month, without ever writing a check
- Preferred rate offers — taking advantage of Auto Pay to get a better rate helps you save money on your loan



## Did You Know...

Payment Protection, or Credit Disability Insurance and Loan Protection Insurance, ensures that your loan will get paid in the event of your death or if you become disabled. Ask our Member Services Representatives for more information when you apply for a loan. Payment protection, when it matters most.


## Happy New Year Auto Loan Sale!

Whether you plan to purchase a new car this year or a car that's new to you, Sperry has the best rates in town! Our fixed-rate vehicle loans feature:



Rates as low as  
**2.25 % APR<sup>1</sup>**  
with Auto Pay<sup>2</sup>

- Terms up to 84 months for new cars
- Terms up to 72 months for used cars
- Amounts up to \$100,000 available
- Up to 125% financing available — including taxes, license, dealer costs and extended warranties



Our vehicle loans are not just for cars. We offer terrific rates on trucks, boats and motorcycles too!

### New Year... New Car... Apply today!

Online:  
[www.sperryfcu.org](http://www.sperryfcu.org)

By Phone:  
(516) 873-7171, Option #3

(1)APR=Annual Percentage Rate. Rates range from 2.25% APR to 13.79% APR. Rates are based on applicant's credit history and other restrictions. Applicants who are not offered the lowest rate may be offered credit at a higher rate. Not all applicants may be approved. (2)Payment by Auto Pay requires automatic payment from your active Sperry checking account. Rates and terms subject to change without notice. Rate shown is for new loans opened as of 12/11/11 or later.



# Electronic Services

## Putting Cash Back in Your Pockets is as Easy as 1, 2, 3!

Now you can get cash back when you shop at your favorite stores simply for signing up for SperryRewards, our new online banking Cash Back program.

### Here's how it works:

1. Sign up for PC-24 Online Banking
2. Activate Cash Back Offers — just one click from the home page — no coupons needed
3. Use your Sperry Visa® Debit Card for purchases — get cash back right into your checking account!

By using your Sperry Visa® Debit Card, offers will be waiting for you whenever you view them in PC-24 Online Banking. All you need to do is activate your offers to earn cash back! The money you earn gets deposited right back into your checking account after you activate and shop. Sign up for SperryRewards today!

Offers will vary by retailer, are subject to change and will expire as indicated on your offers page.



### Recent SperryRewards Cash Back Offers have included:

**The Body Shop**  
15% cash back on purchases up to \$150 = \$22.50 cash back!



**Aeropostale**  
Earn 20% cash back for shopping online

**Redbox**  
Get 15% back for renting DVDs & games

**Walmart**  
Earn 3% cash back on every purchase up to \$650 = \$19.50 cash back!



**Just Click on New Offers, Shop and Enjoy Your Cash Back with SperryRewards!**

## Go Green, Get Something Green



Why wait for your statement to arrive in the mail when you can access it online, anytime of the day or night? Going paperless is a terrific way to have anytime access to your account information, and it helps the environment too.

To sign up for e-statements:

- Go to [www.sperryfcu.org](http://www.sperryfcu.org)
- Click **eServices** in the **Green Products** tab
- Click **Sign Up** to email your request to [support@sperryfcu.org](mailto:support@sperryfcu.org)

Sign up for e-statements by 3/17/12 and receive our Sperry Green Tote Bag. Great for groceries, recycling and so much more. It's our thank you for going green.



## TurboTax® for Tax Year 2011

is now available in PC-24 online banking!

New and Improved Features:

- New Facebook and Twitter "Like" buttons
- Improved 1099 Upload Process
- Improved Tablet Support
- Improved Main Landing Page

Preparing your taxes is that much easier with TurboTax® and Sperry Online Banking.



## Your Opinion Matters

Please tell us what you think of electronic banking services at Sperry. Tell us how you like to access your account and financial information on PC-24 Online Banking... Tell us why you enjoy using our special services including FinanceWorks™ and UChoose... Tell us what else would give you Better Banking at Sperry. Tell us your comments at: [tellus@sperryfcu.org](mailto:tellus@sperryfcu.org)

# Loans

## Shopping Was Great, Now Consolidate!

### Sperry Debt Consolidation Loan

as low as

# 9.99% APR<sup>1</sup>

with Auto Pay<sup>2</sup>

no higher than 17.99% APR<sup>1</sup> with Auto Pay<sup>2</sup>

- Amounts up to \$25,000
- Terms from 24 to 60 months
- Fixed rate
- No prepayment penalty



**Piece together all of your retail credit card bills into one fixed-rate sum with our Debt Consolidation Loan.**

No more extremely high variable rates that change your monthly minimum payment. No more waiting at the mailbox to see what checks need to be written. Just one fixed payment each month. And if you choose Auto Pay direct payment from your active Sperry checking account, you can get a lower interest rate on our already low personal loan rates, and your payment is made automatically every month.

**It's a new year.** Why not consolidate your bills for a newly organized and affordable way to pay down holiday shopping and other credit card expenses?

(1)APR=Annual Percentage Rate. Rates range from 9.99% APR to 17.99% APR. Rates are based on applicant's credit history and other restrictions. Applicants who are not offered the lowest rate may be offered credit at a higher rate. Not all applicants may be approved. (2)Payment by Auto Pay requires automatic payment from your active Sperry checking account. Rates and terms subject to change without notice.

## New Windows, New Kitchen, Oh My!

Could your house use new siding, windows or gutters? Is this the year that you tackle a kitchen remodel? Consider applying for our fixed-rate Sperry Home Equity Line of Credit. It features:

- Six-month introductory rate of **1.99%**<sup>2</sup>
- Fixed rates from **6.25% APR<sup>1</sup>** to **10.50% APR<sup>1</sup>**, with Auto Pay<sup>3</sup>
- Amounts from \$25,000 - \$500,000
- Maximum draw period of 60 months
- No or low closing costs<sup>3</sup>

(1)APR = Annual Percentage Rate. Rates range from 6.25% APR to 10.50% APR. Rates are based on applicant's credit history and other restrictions. Applicants who are not offered the lowest rate may be offered credit at a higher rate. Not all applicants may be approved. (2)1.99% HELOC introductory rate is for new lines of credit only, good for six months, subject to credit approval, adjusts using Prime Rate plus agreed upon margin and will adjust quarterly. (3)Closing costs may be associated with the loan. A credit up to \$1,200 for closing costs may be available. Any additional costs due to loan amount property type and/or lien position may be paid with loan proceeds. Other rates and terms available. Equal Housing Lender.



# Special Offers

## Sperry Platinum MasterCard® VS. Your Current Card...

### How do they compare?

Take another look at your Visa® or MasterCard® rates on your current statement, and see how the Sperry Platinum MasterCard® compares! With rates as low as 9.99% APR<sup>1</sup> and no higher than 18% APR<sup>1</sup>, consider switching to Sperry Platinum MasterCard® for big savings. The Platinum MasterCard® features:

- Rates from 9.99% APR<sup>1</sup> to 17.99% APR<sup>1</sup>
- Variable rate
- \$0 fee for balance transfers<sup>2</sup>

**Great Credit —  
Great Intro Rate**

**3.99% APR<sup>1</sup>**

Available for A+ & A tiers  
Six-month introductory rate

**Apply Today!**

**Online:** [www.sperryfcu.org](http://www.sperryfcu.org)      **By Phone:** **(516) 873-7171, Option #3**

(1)APR=Annual Percentage Rate. Rates range from 9.99% APR to 17.99% APR. Rates are based on applicant's credit history and other restrictions. Applicants who are not offered the lowest rate may be offered credit at a higher rate. Not all applicants may be approved. Finance charges on balance transfers and cash advances accrue from date of advance. (2)See card disclosures for full details on MasterCard® Credit Cards.



## Exclusive Discounted Ticket Offer for All Credit Union Members!

See the NY Islanders and help raise \$3 per ticket for The Credit Union Cares for Kids Program. Tickets are \$23 for end zone defend 300 level tickets or \$43 for end zone defend 200 level seats. Save from \$17 - \$41 per ticket and help a worthy cause.

### Game Dates:

- 1/14 at 7pm vs. Buffalo Sabres
- 2/11 at 1pm vs. LA Kings
- 3/10 at 7pm vs. NJ Devils
- 3/31 at 1pm vs. Boston Bruins

Send your check payable to NY Islanders along with your name, address, day phone number, email and credit union name to: NY Islanders – CU Program, 1255 Hempstead Turnpike, Uniondale, NY 11553.



## LOCATIONS & HOURS OF OPERATION

Our E-Branch never closes:  
**E-Branch [www.sperryfcu.org](http://www.sperryfcu.org)**  
**Hours** 24/7  
**Call Center and Live Help**  
Available during business hours

### MAIN OFFICE

2400 Jericho Turnpike  
Garden City Park, NY 11040 - 4711  
Telephone: (800) 676-5512 or (516) 873-7171  
Fax: (866) 549-7039

### Lobby Hours and Drive-up Teller Window

Monday	8:30am – 4:30pm
Tuesday	8:30am – 4:30pm
Wednesday	8:30am – 4:30pm
Thursday	8:30am – 4:30pm
Friday	8:30am – 6:30pm
Saturday	9:00am – 1:00pm

### Find a Shared Branch or Surcharge-free ATM

As a valued Sperry member, you have surcharge-free ATM access at any 7-Eleven® or King Kullen. You can also conduct account transactions at over 60 Credit Union Shared Branches on Long Island. To find the nearest ATM or Shared Branch, visit our website at [www.sperryfcu.org](http://www.sperryfcu.org)

### Tel-24 Touch Tone Service

(516) 873-7171, Option 2  
(800) 676-5512, Option 2

### MasterCard® Customer Assistance

(800) 237-6211 • [www.ezcardinfo.com](http://www.ezcardinfo.com)

### First Mortgage (800) 239-5376

### Our Routing Number 221475773

## HOLIDAY CLOSINGS

### New Year's Day (observed)

January 2

### Martin Luther King, Jr. Day

January 16

### Presidents' Day

February 20



Your savings are federally insured to at least \$250,000 and backed by the full faith of the United States Government. The National Credit Union Administration (NCUA) is a U. S. Government Agency.