

SUMMER
2008

A PUBLICATION FOR
EDUCATION AFFILIATES
FEDERAL CREDIT
UNION MEMBERS

The Chalk Board



**Education
Affiliates**

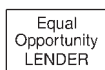
Federal Credit Union

"THE SMART PLACE FOR YOUR MONEY"

25 W. 43rd Street, Room 311
New York, NY 10036
(212) 302-1954
Fax: (212) 302-1958
Audio Response:
(212) 944-5931 or
(212) 944-6070

Office Hours:
Monday - Friday
for transactions
9:30 AM - 3:00 PM
for phone calls
8:30 AM - 3:30 PM

Web Site: www.eafcu.org



Family Membership Don't Sweat About Your Finances This Summer

Your immediate family members become members of Education Affiliates FCU so they can have access to money-saving products, convenient services and competitive rates. Credit union membership lasts a lifetime!

Becoming a member of Education Affiliates FCU is easy. Your family members can apply in person or on our web site at www.eafcu.org.

You Plan The Trip; We'll Help With The Financing VACATION LOANS

Don't let a lack of funds keep you and your family from a much-needed vacation. Apply for a Vacation Loan at Education Affiliates FCU today to get the money you need for the trip you want to take. If you don't need extra money for vacation, this loan can be used for any summer plans you may have.



Borrow up to **\$15,000**
For a term of up to **18 months**
At a rate of **6.99% APR***

Our Vacation Loans are only available until September 30, 2008, so don't hesitate. Call or stop by for more information today!

*APR=Annual Percentage Rate. All rates subject to change without notice.



Vacation Skip-A-Payment

We don't want you to skip the good things in life because of a lack of funds. There is one thing, however, that you can skip that will give you some extra money for the summer. Sign up for our Vacation Skip-A-Payment program, and you can skip the July or August payment on your

qualifying loans.* Interest will continue to accumulate on your loan during the month you skip your payment.

Don't skip this great opportunity to get the cash you need for whatever your summer plans include. Sign up for our Vacation Skip-A-Payment program today by stopping by the credit union or giving us a call at (212) 302-1958.

*Excludes real estate loans.

President's Message

When I speak to members about the credit union, they mention how they like doing business with a specific person rather than calling an anonymous 800 number. The management, staff, and volunteers have worked hard to combine personalized, ethical service with all the products and technology expected from a modern financial institution. Education Affiliates Federal Credit Union has always looked out for the best interests of our members, and never engages in subprime loans or predatory lending. Our strong fiscal position and management stewardship were cited in our recent NCUA examination. This organization is chartered by the federal government to supervise and insure credit unions. We are currently working on upgrading our website. This will make it easier to learn about our ongoing services and special promotions. Some of these services are:

- Direct deposit for savings and share accounts
- No fee checking accounts
- Certificates of deposit
- Nationwide no fee ATM network, with hundreds of metropolitan area outlets
- On-line banking and free bill payer
- Visa debit and credit cards with reward points for travel and shopping
- Mortgage and home equity loans
- Car and personal loans

We thank you for your membership and invite you to learn more about all that we have to offer.

Yours truly,
Lorraine Stern



— NOTICE —

Notice of names of persons appearing as owners of certain unclaimed property held by the Education Affiliates Federal Credit Union: The persons whose names and last known addresses are set forth from the records of the above named banking organization to be entitled to unclaimed property.



Member Name	Address
Robert K. Loo	8443 Avon Rd., Jamaica, NY 11432
Madeline Hogan	8820 Francis Lewis Blvd., Queens Village, NY 11427
Serguei Tsytsarev	2 Ridge Rd., Glen Cove, NY 11542
Jessica E. Celestine	3461 Quail Hollow Trl., Snellville, GA 30039
Ellison O. Little	8730 57 th Ave., Corona, NY 11368
Taeko Yuasa	2121 46 th Ave., Long Island City, NY 11101
Vincent Alston	149 Dekalb Ave., Brooklyn, NY 11217
Marion Levine	304 Sea Isle KY, Secaucus, NJ 07094

A report of unclaimed funds has been made to Thomas P. DiNapoli, the Comptroller of the State of New York, pursuant to section 301 of the Abandoned Property Law. A list of the names contained in such a notice is on file and open to public inspection at the principal office of the credit union located at 25 West 43rd Street, NY, NY 10036, where such abandoned property is payable.

Such abandoned property will be paid on or before October 31, 2008 to persons establishing to its satisfaction their right to receive same.

In the succeeding November, on or before the tenth day thereof, such unclaimed property will be paid to Thomas P. DiNapoli, the Comptroller of the State of New York, and thereupon cease to be liable thereof.



Summer Schedule

From July 4, 2008 through September 1, 2008, the credit union will be closed on Fridays. Thank you for your understanding.

Holiday Closings

Independence Day

Friday, July 4, 2008

Yom Kippur

Thursday, October 9, 2008

Labor Day

Monday, September 1, 2008

Columbus Day

Monday, October 13, 2008

Rosh Hashanah

Tuesday, September 30, 2008

**WHAT MAKES CREDIT UNIONS
SO GREAT? YOU, THE MEMBERS.**