



49er Federal CREDIT UNION

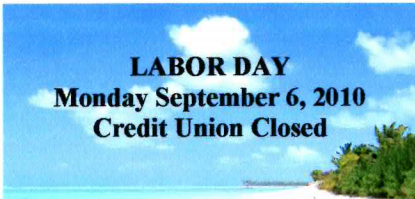
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Serving El Dorado County for over 46 Years

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IMPORTANT DATES



**SUMMER IS HERE
AT LAST!**

If you are planning some fun trips this year, make sure to check out some of our summer discounts!



Last quarter we mentioned that our ATM system was converting to "Real Time" and now it's here at last! Beginning July 12th, 2010 when you make deposits or take withdrawals from your account, your balances will reflect it right away. This means same day deposit of funds will be available right away on your ATM card*.

*Please refer to our 49er Truth in Savings Agreement & Disclosure for funds availability policy.

Your savings. Incentively insured to \$100,000
NCUA
National Credit Union Administration
a U.S. Government Agency
Federally Insured by NCUA

**EQUAL HOUSING
LENDER**
We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

ROTH IRA CONVERSIONS SEMINAR

Come join us at 49er Federal Credit Union on Thursday, July 15th for a free seminar.

Find out about the new 2010 provisions that allow for high-income earners to benefit from the same tax-free Roth IRA withdrawal benefits previously limited to low and middle-income investors.

Learn about the advantages converting your retirement plan to a Roth IRA can offer and discover how these changes can affect your own financial situation.

YOU'RE INVITED!

Thursday, JULY 15TH
11:30 AM to 1:00PM

225 Placerville Dr. Ste C
(upstairs)
Placerville, CA 95667

Presented by:
Christeen Reeg

(Light lunch will be provided)

**Please R.S.V.P to:
Lily Bradshaw
@ (530) 621-5878

MOBILE BANKING HAS ARRIVED!



49er Federal Credit Union is proud to introduce the next phase of banking technology, Mobile Money! If you have internet service on your cell phone you can log on to;

- View account balances
- View transaction history
- Transfer funds between accounts
- Even pay your bills!

This is a brand new service available to all members, contact us for more details and learn how to sign up!

FEE REMINDERS

Inactive Account Fee \$5/quarter
Charged to savings accounts that fall below \$200.00 and/or have no other services associated to account. Minor Accounts (under 18 years old) are exempt.

Checking Service Charge \$5/month
Charged to checking accounts that fall below \$200.00 at any time during the month.

Phone Transactions \$2/request
Charged when requesting a transaction over the phone that could be completed using the Audio Response and/or the Virtual Banking system.

Statement Copy \$3/copy
Stop Payment \$10/item
\$15/series

Non Sufficient Funds \$25/item