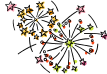




<p><u>2nd QUARTER 2010</u></p> <p>Dividend this quarter</p> <p>.25% APY</p>	<p><u>HOURS</u></p> <p>M-T-TH-F 8:00 a.m. - 4:30 p.m.</p> <p>Wed. 9:00 a.m. - 4:30 p.m.</p> <p>Phone - 860-263-6500</p> <p>Fax - 860-263-6508</p> <p>Audio Teller 860-263-6456</p>	<p><u>STAFF</u></p> <p>Marie Kinard - Manager - 860-263-6486</p> <p>Susan Magnani - Assistant Mgr. - 860-263-6484</p> <p>MaryDawn Danielewski - Member Service Coordinator 860-263-6488</p> <p>Frank Anderson - Loan Officer - 860-263-6487</p> <p>Corinne Hermann - Member Service Rep. - 860-263-6489</p>
<p><u>CLDFCU partners with The Bushnell</u></p> <p>We have partnered with The Bushnell to offer a special Online Ticket Ordering Program to our members. This provides the benefit to ordering tickets online & if applicable, at a discounted price. See link on our website www.ctlaborfcu.com for more details under Credit Union Specials & Promotions.</p>		<p><u>Notice to members with loans concerning third pay in July</u></p> <p>Please note that there are 3 pay periods in July. Anyone who has a suffix -19 setup as a holding account for their loan the 3rd pay will stay in the 19 suffix unless otherwise specified. If you have special instructions, please contact MaryDawn at the credit union. Money will be available mid morning July 30th.</p>
<p><u>Debt Consolidation</u></p> <p>Borrow up to \$10,000.00 at 9.90% for up to 5 years. No refinancing of current loans No financing of this loan for the Life of the loan.</p> <ul style="list-style-type: none"> ❖ Pay off your creditors ❖ New money only ❖ We pay creditors directly <p>Call or stop in to see Frank.</p>		<p><u>Check Images</u></p> <p>You may now view and print copies of your cleared checks through our Home Banking system. Just click on the View Image radial next the check that you would like to print. You can then view the check and print a copy if you need it. Please note if the check was converted to an ACH item by the payable to, the image can not be viewed. If you are not signed up for Home Banking; please call or download the application from our website www.ctlaborfcu.com</p>
<p><u>Car Loan Specials!</u></p> <p>We will finance 100% of the value for the vehicle of your choice. Car must be 4 years or newer. Bring over your current loan from another financial institution and reap the benefits of a lower monthly payment. 5% If your FICA score is 700 or better it may be 3.99%!! Stop in or call Frank.</p>		<p><u>Summer Skip-a-Loan</u></p> <p>We are offering our members a chance to skip <u>ONE</u> loan payment during August. Complete the coupon and send it to the Credit Union before August 25. Real Estate Loans are excluded. Other conditions apply. For further information, contact the credit union or visit our website www.ctlaborfcu.com . Monies will be available the afternoon of August 31, 2010.</p>
<p><u>NCUA Media Advisory</u></p> <p><u>Fraud email Phishing Activity Reported</u></p> <p>The National Credit Union Administration (NCUA) has reported simulated NCUA email boxes. The fraudulent emails solicit credit union member participation in an Online Survey or Member Survey, and promise compensation of \$40. This Is an attempt to get confidential account information. Do not respond; instead contact your credit union for further information.</p>		
<p><u>Pay your bills online</u></p> <p>You can always pay your bills online. Many businesses have a website posted on your bill where you can go and setup a single debit or reoccurring debit to pay your bill. Most businesses do not charge for the service. It is simple to set up. In most cases you will need to register one time. Once registered you would need to provide the routing number which is 211180010 and your account number. The payment will post through our ACH system</p>		<p> <u>Quarterly Holiday Closings</u></p> <p>July 2, 2010 - Furlough Day</p> <p>July 5, 2010 - Independence Day</p>
<p><u>New Overdraft Rules for Debit & ATM Cards</u></p> <p>New Rules regarding the usage of these card users will be going into effect. Please read the enclosed disclosure regarding OPT-IN.</p>	<p><u>Summer Loan Special! 7.90%</u></p> <p>Need money this summer? Borrow up to \$2500.00 up to 24 months, new money only. Some restrictions may apply. Contact Frank in the Loan area. 860-263-6487..</p>	