

New Branch in Sandwich Open For Business

We recently opened a new full-service branch in Sandwich located at 410 East Church Street in the Church Street Centre Plaza, near the intersection of Terry Street and Route 34.



The facility marks our expansion into DeKalb County and the opening of our seventh branch. Its location was chosen in order to locally serve the banking needs of the Sandwich community and their surrounding neighbors.

The new branch features two personal banking stations, two drive-up lanes, and a drive-up ATM. The facility is managed by Earthmover's Sandwich banking team, which includes (from top left) Member Service Representative Michelle Camp, Member Service Representative Tami Glock, Assistant Branch Manager Pat Bauer, Branch Manager Marisa (Hanson) King, and Member Service Representative Brett Spang.

Earthmover Credit Union (ECU) President & CEO, Libby Calderone stated that "ECU looks forward to growing with the town of Sandwich and providing its local community with convenient access to credit union banking services."

If you are near the Sandwich branch, be sure to stop in...

Earthmover Credit Union Breaks Ground for New Branch at Ogden Hill Shopping Center in Montgomery

On June 10, 2008, we broke ground for a new branch in Montgomery. The 3,900 square foot facility is scheduled for completion in late 2008 and will be located at the corner of Route 34 & Hill Avenue in the Ogden Hill Shopping Center.

Our newest full-service branch will feature four teller stations, five personal banking offices, three drive-up lanes, and a drive-up ATM. The building is a brick and stucco structure with a "Midwestern prairie style" which is similar to our branch in Yorkville. It's designed to accommodate the banking needs of the local community with convenient access from Route 30 & Route 34.



Those in attendance at the ground breaking event from ECU included (from left to right) Vice President Richard Kish, Vice Chairman of the Board of Directors James Burkiewicz, President and CEO Libby Calderone, Marketing Director Nick Mores, Chairperson of the Board of Directors Connie Busby, Branch Manager Doug Williams, and Vice President Todd Westmoreland.

Let's Talk Mortgages

- Need to lower your mortgage payment?
- Want to refi into a fixed rate mortgage?
- Planning to purchase a new home?
- Just want to learn more about mortgages?

If you're concerned about getting the best mortgage for your situation, come see us. Earthmover offers low cost mortgage loans specifically tailored for credit union members — with the personal attention and service you deserve at competitive rates.

Our primary focus is to discover your needs and tailor a program to fit your requirements. Get the easy application process started today at 800.844.2ECU, or log on to www.earthmovercu.com.



Scholarship Winner

Congratulations to Cynthia A. Waller of Aurora, winner of the Earthmover 2008 Teen Investment Program (T.I.P.) \$4,000 college scholarship. She is a 2008 West Aurora High School graduate who will be attending Florida A&M University to major in mathematics. Cynthia won the T.I.P. scholarship based on her outstanding academics, extracurricular activities, and her award-winning essay explaining what aspect of financial education would be the most beneficial for her generation to learn. We congratulate Cynthia and wish her the best in her future endeavors.

Earthmover Credit Union is committed to the financial education of young people through youth and teen banking programs and community involvement in various youth financial programs. For more information about these programs and how young members can benefit, call us at 800.844.2ECU.



E-Statements are Green

One of the easiest ways to make a positive impact on the environment is to reduce the amount of paper you use and receive. When it comes to your finances, you can switch from paper to E-Statements. An E-Statement is the same statement you receive in the mail — except you download it as a PDF from our web site. E-Statements are free, and they are fast becoming the preferred method for receiving account statements from ECU. By viewing your statements online, you save trees, water and energy.

Plus, an E-Statement is secure since it can't be stolen from your mailbox or intercepted on its way to your home. Your E-Statement is available well before the paper statement would arrive in the mail. You have access to 6 months worth of statements at any time, which can be downloaded and saved as long as you want to keep them. To sign up for E-Statements today, log onto www.earthmovercu.com and click on the E-Statements link, call 800.844.2ECU, or stop into one of our branch locations.

Fee Schedule Updates

The fee increases listed below will become effective starting on Monday, August 10, 2008.

International wire transfer or Western Union \$40.00
All Western Union fees will be the same, regardless of the dollar amount.

Stop payment for a credit union check \$28.00

NSF fee for a returned check presented by member \$28.00

Money Market Accounts

NSF check written by member \$28.00
Electronic debit returned NSF \$28.00
Overdraft payment of check or electronic debit \$28.00
Stop payment of member check \$28.00
Stop payment of electronic debit \$28.00

Checking Account (Share Draft)

Overdraft payments created by checks, electronic means or in-person withdrawals \$28.00
Electronic debit returned NSF \$28.00
NSF check written by member \$28.00
Stop payment of member check \$28.00
Stop payment of electronic debit \$28.00

Secretary of State sticker — \$2 for Exclusive Membership Club (EMC) members and \$3 for non-EMC members

New — Text Messaging

Find a CO-OP Network surcharge-free ATM when you're away from your computer!

Text your location — address, intersection or zip code — to 692667 (MYCOOP) from any mobile phone or call 888 SITE CO-OP to access our voice ATM Locator.

How does it work? Cardholders text their location — address, intersection or ZIP code — to the MYCOOP number on any mobile phone. In less than one minute, the service replies with the CO-OP Network's surcharge-free ATMs nearest the location. To find additional locations, the user simply replies with "MORE."

Like CO-OP Network ATMs, 692667 (MYCOOP) is a surcharge-free service. But check with your mobile phone provider as standard text messaging rates apply. And don't worry, you won't receive any unsolicited messages by using 692667 (MYCOOP).



Privacy Protection Notice



Earthmover Credit Union never initiates calls, text messages, or emails requesting your personal or account information. If you ever receive a phone call, text message, or email requesting your account and/or personal information, disregard the request and do not submit any of your information. If you believe that you have submitted your information to a scammer, please contact us immediately at 800.844.2328 ext. 7022.



Holiday Closings

Labor Day
Monday, September 1st

Columbus Day
Monday, October 13th

Member Appreciation Days

As part of Earthmover's 50th anniversary celebration, we will be hosting monthly member appreciation days throughout the 3rd quarter of 2008, during which complimentary goodies will be served at all ECU branches. Listed below are this quarter's event dates.

- July 25th • August 29th
- September 26th

Be sure to stop into one of our branches and join in the celebration!

EARTHMOVER CREDIT UNION

Phone: 800.844.2ECU
Website: www.earthmovercu.com

Mailing Address
P.O. Box 2937, Aurora, IL 60507
Fax 630.844.0732
VISA Information 1.800.322.VISA
VISA Lost or Stolen 1.800.325.3678

Main Office (Lobby)
2195 Baseline Rd., Oswego, IL 60543
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

Yorkville Office (Lobby)
Rt. 47 & Landmark Dr., Yorkville, IL 60560
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

Farnsworth Office (Lobby)
1735 N. Farnsworth Ave., Aurora, IL 60505
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

Oswego Plaza Office
Washington St. & Rt. 71, Oswego, IL 60543
(in the Oswego Shopping Plaza)
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

North Aurora Office
27 S. Randall Rd., N. Aurora, IL 60542
(in the Clocktower Plaza)
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

Sandwich Office (Lobby)
410 E. Church St., Sandwich, IL 60548
M, T, Th — 9:00am - 5:00pm
Wed — 9:00am - 1:00pm
Fri — 9:00am - 6:00pm
Sat — 9:00am - 12:30pm

Drive-up Hours
(Main, Yorkville, Farnsworth & Sandwich Offices)
M, T, W, Th — 8:00am - 6:00pm
Fri — 7:00am - 6:00pm (Main)
Fri — 8:00am - 6:00pm
(Yorkville, Farnsworth & Sandwich)
Sat — 8:00am - 12:30pm

ONCE A MEMBER, ALWAYS A MEMBER



ASI American Share Insurance
There's strength in our numbers. Your deposits are insured to \$250,000 per share type. This institution is not federally insured.