

# Common Cents

A publication of Green Mountain Credit Union  
4 Laurel Hill Drive  
South Burlington, VT 05403  
802-864-6892 \* 800-360-6892

SUMMER ISSUE

June 30, 2008

## Annual Meeting Held

The 49<sup>th</sup> Annual Meeting of Green Mountain Credit Union was held on Friday, April 25, 2008 at the Montpelier Office. Members enjoyed light refreshments and lively discussion during the meeting.

Re-elected to the Board of Directors for a 3 year term were Robert J. Griffin and David J. Farrell. Re-elected to the Credit Committee was Patricia Jewett.

Officers and Directors for 2008-2009 are John St. Hilaire, Vermont Gas Systems, Chairman; Robert J. Lake, Majestic Corporation, Vice Chairman; Robert J. Griffin, Green Mountain Power Corporation, Treasurer; Albert Hall III, Small Business Administration, Secretary; David J. Farrell, Farrell Distributing, Director; Ture Nelson, Department of Transportation, Director; Gregory J. Walsh, Coates Field Service, Director.

## Staff News

### Welcome to Mary Kate Blake

Mary Kate joins us as a Part-time teller in the Rutland Office.

### Farewell to Julie Greenia

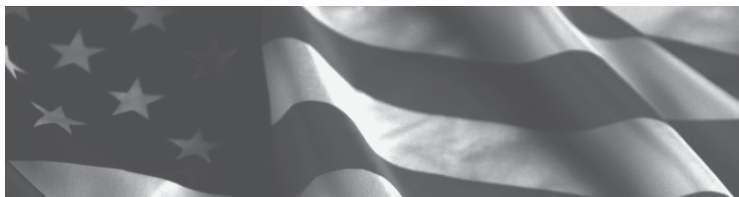
Part-Time Member Service Representative in the South Burlington Office retired in June. Julie was with the credit union for 8 years and brought with her a wealth of knowledge from her previous career in banking. We will miss Julie and wish her all the best.

### Congrats to Manda Corriveau

Part-time teller in the Montpelier Office has moved to the full time position of Floating Teller for the S. Burlington and Montpelier Offices.

## Notice to Members

Do not respond to email scams that ask you for your account numbers, user name, credit card number or any other personal identification numbers. Email messages that ask for this type of information are fraudulent and should be reported immediately. We will never contact you and ask for this information



## 2008 Holidays

Independence Day  
Labor Day

July 4, 2008  
September 1, 2008

**GREEN MOUNTAIN CREDIT UNION**  
*Mountains Above the Rest*

## Scooter Loans

Join us in improving the environment while saving you money with fuel efficient alternative transportation

Rates as low as  
**6.49% APR**      **36 Months**

Other rates and terms available.  
Rates in effect 5/12/08 until further notice

Ask about our "Green Car" rates and terms

South Burlington	864-6892	
Rutland	776-1142	
Montpelier	522-1001	

Membership open to anyone who lives, works or worships in Chittenden, Rutland, Washington and Orange Counties

**Dividend Rates  
As of June 30, 2008**

Account	Rate	APY*
Regular Shares	0.50%	0.501%
Christmas Club	0.50%	0.501%
Special Savings	0.50%	0.501%
Share Draft	0.00%	0.00%

The dividend rates and \*annual percentage yields (APY) are the rates and yield as of the last dividend declaration date which is set forth in the Rate and Fee Schedule. These rates are determined by the Board of Directors and may change at any time.

**Dividend Rates  
as of June 30, 2008**

**Money Market Accounts**

Balance	Rate	APY
\$500 to 9,999.99	1.50%	1.508%
\$10,000 to 49,999.99	1.75%	1.762%
\$50,000 to 99,999.99	2.00%	2.015%
\$100,000 and over	2.25%	2.269%

The minimum balance required to open a Money Market Account is \$500.00 which must be maintained to earn a dividend. Account limitations apply.

**Share IRA Accounts**

*Regular, Roth and Coverdall Education IRA Accounts available at your credit union*

Balance	Rate	APY
\$500 to 9,999.99	1.75%	1.762%
\$10,000 to 49,999.99	2.00%	2.015%
\$50,000 to 99,999.99	2.25%	2.269%
\$100,000 and over	2.50%	2.524%

Rates effective 6/30/08 and subject to change. APY refers to Annual Percentage Yield which is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the board of directors.



**Certificate Rates**

TERM	RATE	APY*
03 months	2.75%	2.785%
06 months	2.75%	2.785%
12 months	3.00%	3.041%
15 months	3.10%	3.144%
18 months	3.25%	3.298%
24 months	3.25%	3.298%
36 months	3.25%	3.298%
48 months	3.50%	3.556%
60 months	3.75%	3.815%

\*The Annual Percentage Yield (APY) is offered as of 5/21/08 and assumes principal and interest remains on deposit until maturity. Substantial penalty for early withdrawal. Minimum deposit \$500. Rates subject to change without notice.



**Office Hours**

S. Burlington  
8:30 a.m. – 4:30 p.m. Monday – Friday  
802-864-6892 • 1-800-360-6892

Rutland  
8:00 a.m. – 4:30 p.m. Monday – Friday  
802-776-1142 • 1-877-267-3566

Montpelier  
8:30 a.m. – 4:30 p.m. Monday – Friday  
802-522-1001 • 1-866-880-8629

**To report a lost or stolen ATM/Debit Card  
1-800-528-2273**

**To report a lost or stolen Visa Card  
1-800-991-4961**