

How Was Christmas?

Did it sneak up on you?

Were you prepared?

January is the perfect time to start financially planning for next Christmas. We know, you do not even want to think about it yet... but if you save a little each month in a Christmas Club Account, when Christmas Season rolls around, you will be sittin' pretty.... all prepared and ready to start shopping, without money worries.

Stop by one of our offices and find out how to be prepared for Christmas 2012!!!



Keep an eye out for enhancements coming to our Online Banking in 2012.

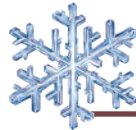


Mr. & Mrs. King

Getting Married?...

A MatriMoney Account can give you up to \$150 of free matching money. Open an account, sign up for our Financial Beginnings Class, and find out details for getting your funds matched. Also your guests

will have a 'classy' way to give you cash as a wedding gift - what better gift is there? Stop by and see us today.



find us on facebook...

we post weekly, sometimes daily entries. we put fun information and silly pictures of what is happening in our lobbies...

Halloween,
Youth Week,

Spirit Week,
'Do These Jeans Make My Credit Union Look Good' TShirts... if it is fun, you will probably see us in the middle of it. Jump on in, like us... share our spirit.

HAVE YOU SEEN US
ON FACEBOOK?



like us

Community Education Seminars

Financial Beginnings Class
 Saturday - January 28th (9-10am)
 Saturday - March 31st (9-10am)



Rates

Certificates

	Rate	APY*
1 Year	.75%	.75%
2 Year	1.25%	1.26%
3 Year	1.50%	1.51%
3 Year Bump	1.25%	1.26%

*Rates current as of Dec 1st, 2011 and subject to change. The minimum deposit to open and obtain stated Annual Percentage Yield is \$500. Penalties will apply for early withdrawal. 3 Year Bump Certificate interest rate can be bumped to the current 3 Year rate one time during the life of the certificate.

Dividends

October - December 2011

	Rate	APY*
*Insurance Shares	.10%	.10%
*Share Savings	.15%	.15%
Money Market (Minimum balance for dividends \$1,000)	.50%	.50%
IRAs	.75%	.75%
Star Savers	.15%	.15%
Christmas Club	.15%	.15%

*Money Market account dividends are calculated and paid monthly. All other dividend accounts are paid quarterly. Dividends are based on credit union earnings and, therefore, cannot be stated in advance.



giving back to

Our Community

Linn-Co employees volunteered in a new project this year. ABC House's 1st Annual Runaway Pumpkin Half-Marathon. What fun we did have. We had 14 employees completely staff Water Station #4. We met early that Saturday morning and set-up the station, filled about 900 cups full of water and 300 with endurance drink, and then cheered and clapped and encouraged every runner as they came by. It really was a great experience! And our very own Michelle Swett ran her first ever half marathon and finished with an amazing time. Congratulations, Michelle!

Linn-Co employees held a 'Casual for Cans' food drive in December. Employees could wear jeans each Wednesday for a canned or boxed food donation. All three offices participated and collected nice big baskets that were donated to FISH in Lebanon & Albany, and SHEM in Sweet Home.

Linn-Co employees also volunteered at the Mark Thomas Motors Showroom on Veteran's week-end to load boxes being shipped to our deployed troops. Thank you volunteers for spending your Saturday packing boxes for Operation Santa. Linn-Co employees also have eight family members serving our country. We gathered and brought in all kinds of fun and yummy gifts and packed 8 care packages that were shipped to those servicemen keeping us safe. We appreciate all they are doing and hope we helped make the holidays just a little brighter for them.

Scholarships Available...

Could you use a scholarship to help with college or even for camp this summer? We have a:

\$1,000 Club Nebula Continuing Education Scholarship & a \$1,000 Bud Barnes Continuing Education Scholarship & \$2,012 dollars to be given in Camp Scholarships.

Be sure to apply - you could be a winner.

Applications can be found online at

www.linncofcu.org

or in each of our offices:

Lebanon
 Albany
 Sweet Home

Our Offices will be
CLOSED:

January 2nd
 New Year's Day
 January 16th
 MLK Day
 February 20th
 President's Day

unbig.

Rooted in our community. Welcoming our friends.

LEBANON . 485 2ND STREET . PO BOX 265 . LEBANON OR 93755

ALBANY . 1200 QUEEN AVENUE SE . ALBANY OR 97322

SWEET HOME . 1428 MAIN STREET . SWEET HOME OR 97386

541.259.1235

www.linncofcu.org

LINN-Co
 Federal Credit Union

