



OLD
DOMINION
UNIVERSITY
CREDIT UNION

WWW.ODUCREDITUNION.ORG



KEEPING AN EYE ON YOUR MONEY

MEMBER UPDATE



FIRST QUARTER 2009

Old Dominion University Credit Union's 51st Annual Meeting

DATE: Sunday, April 26, 2009

TIME: 4:45 p.m.

PLACE: North Cafeteria

COST: \$19.00 for adults
\$14.00 for children (12 & under)

If you'd like to join us, please fill out this form and return it to the Credit Union no later than April 23, 2009.

'09 ANNUAL MEETING RESERVATION FORM

Name of Member

Name of Member

Name of Guest

Name of Guest

\$
Amount Enclosed

or
Please deduct from my: Shares Drafts

Account #

Signature

Old Dominion University Credit Union
2701 Hampton Blvd. • Norfolk, VA 23517

Get a Fresh Start with an Old Dominion University Credit Union

Fresh Start Post-Holiday Loan!

Start the new year off with positive finances! ODU Credit Union can help with our **Fresh Start Post-Holiday Loan.**

If you're struggling with those after-Christmas bills or just want to start the new year off on a clean slate, we can help. Our loan has a great low-fixed rate of:

8.00% APR *

And with terms up to 12-months, you won't have to worry about increasing monthly payments!

Stop by to apply** today or call our friendly Loan Manager at (757)533-9308.

Don't let this offer pass by; it expires March 31, 2009.

*APR = Annual Percentage Rate.
**Some restrictions apply. Contact ODU Credit Union for details.

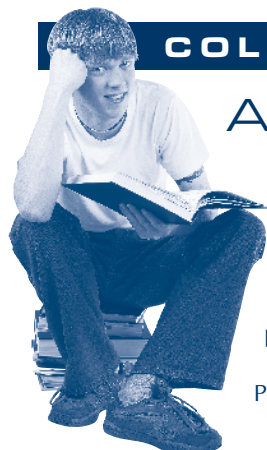


COLLEGE SCHOLARSHIPS

Attention ODUUCU College-Bound Students!

You are eligible to apply for the **Jack E. Connor Scholarship.** ODUUCU awards scholarships of at least \$500 to college-bound high school seniors each year.

Please contact the Credit Union for application information.





**OLD
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CREDIT UNION**

Board of Directors

E. Wayne Edwards
President

William (Cliff) Rice
Vice President

Sylvia Hudgins
Treasurer

Marcha Schriver
Secretary

Ronald Johnson • Chuck Thomas
Pete Powell • Robert Wojtowicz

Supervisory Committee

Brenda Whitehurst
Chairperson

Brenda N. Lewis • Douglas Ziegenfuss
Lynda Shirk • Vanessa Walker

Meet the Staff

Diane Parker
Chief Executive Officer

Helen Estes
Assistant Manager

Francine Chase
Webb Center Branch Manager

Bonny Tarkington
Member Services Representative

Rachel Ponder
Member Services Representative

Kelly MacDougall
Member Services Representative

Theresa Rutledge
Member Services Representative

Nicole Scalzitti
Member Services Representative

Diane Finnicum
Member Services Representative

Earl O'Neal
Maintenance Technician



Haggle-Free Buying.

No-haggle prices set below Kelley Blue Book® value.¹ Vehicles certified by independent technicians.



Worry-Free Ownership.

Seven-day repurchase agreement in case you change your mind, limited powertrain warranty and roadside assistance.³



Visit us at Enterprise Car Sales:

Newport News
947 J. Clyde Morris Blvd.
(757) 596-4103

Norfolk
7436 N. Military Hwy.
(757) 583-7653



¹7-Day Repurchase Agreement, ²12/12 Limited Powertrain Warranty and Enterprise Roadside Assistance are subject to certain restrictions. See Enterprise Car Sales manager for details. ³Customer is responsible to any extent trade-in vehicle pay-off exceeds Enterprise offer. Enterprise Rent-A-Car employees are not eligible. The "e" logo, Enterprise, and "Haggle-free buying, Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2008 Enterprise Rent-A-Car Company. 907093 DI 1108 JB

Preview the great selection of late-model used vehicles at cuauto deals.com.

ODU Credit Union **FEE-FREE Services**

Checking Accounts

If you enjoy...

- ✓ no account fee
- ✓ no minimum balance requirement
- ✓ convenient monthly statements
- ✓ a VISA Check Card for easy purchase
- ✓ and more great benefits

...you should have an ODU Credit Union Checking Account!

e-Statements and Web Banking

ODU Credit Union has an easier, more convenient way to conduct your Credit Union transactions – Web Banking and e-Statements!

e-Statements and Web Banking allow Credit Union members to worry less about rushing to the Credit Union before it closes or traveling out of their way to conduct simple transactions. When you sign up for Web Banking, you can view your ODU Credit Union statements online from the comfort of your home or office during a time that is most convenient for you – at any time!

It's easy to sign up! Give us a call, stop by the Credit Union or visit our website at www.oducreditunion.org.



IRAs – What Can You Do Before Taxes Are Due?

If you already have an Individual Retirement Account, you probably already know one of its main benefits: It's a great way to save for the future! However, with new tax laws, it's sometimes hard to keep up with new IRA information. Here are some things you should know:

- You can still make contributions for tax season 2008. Be sure you have them completed by April 15th.
- Contribution limits have increased:

	Traditional IRA	Roth IRA
2008 Contribution Limit	\$5,000 / \$6,000 Over Age 50	\$5,000 / \$6,000 Over Age 50
2009 Contribution Limit	\$5,000 / \$6,000 Over Age 50	\$5,000 / \$6,000 Over Age 50
Tax Deductible Contributions*	Yes	No
Tax Free Earnings*	No	Yes

Coverdell Education Savings Accounts allow tax and penalty-free distributions as long as they are used for qualified education expenses, such as tuition and fees, required books, supplies and equipment, qualified expenses for room and board, and enrollment or attendance at an eligible educational institution.

If you have any questions, please contact ODU Credit Union or visit www.irs.gov for complete details about updated tax laws.

**Consult your tax advisor.*

Remember To Review Your **FREE** Credit Report

It's important to review your credit report at least once a year to make sure they are accurate and to safeguard yourself against identity theft. To order your **FREE** credit report, please follow these directions:

- Call **877-322-8228**
- Or visit www.annualcreditreport.com and print out the Annual Report Request Form. Complete the form and mail it to:

Annual Credit Report Request Service
P.O. Box 105281 • Atlanta, GA 30348-5281

If you have any questions or concerns about your credit report, please contact ODU Credit Union right away!

Tax Forms To Watch For

We will soon mail your IRS Form 1099 (for members who earned \$10 or more in dividends on Credit Union accounts) and your IRS Form 1098 (for members who paid at least \$600 in interest on Credit Union mortgages). To make sure you have everything you need for taxes, please keep these forms in a safe place. Please contact us as soon as possible if you didn't receive one of these forms but think that you should have.

CURRENT Account Rates

TYPE OF ACCOUNT	APR	APY
Share Savings	1.25	1.26
Christmas Club	1.25	1.26
Vacation Club	1.25	1.26
Investment Club	1.25	1.26
IRA	3.00	3.04

CERTIFICATE RATES (\$1,000 Minimum)

6 Months	2.00	2.02
12 Months	2.50	2.52
24 Months	3.00	3.03

Fee Schedule

Microfiche Statement Copy	\$5.00
Microfiche Draft Copy	\$5.00
Transaction Printout (per page)	\$2.00
Excessive Auto Transfers (paid in-house)	\$4.00
Membership Fee (New Share Account)	\$1.00
Wire Transfer Fee	\$10.00
Foreign Wire Transfer Fee	\$25.00
Return Check, EFT or Debit	
Card Fee	\$25.00
ATM Withdrawal	\$1.00
ATM Balance Inquiry	\$1.00
Stop Payment Fee	\$10.00
Dormant Account Fee (per month)	\$5.00

SAFE DEPOSIT BOXES PER YEAR

Small (3 x 5)	\$25.00
Medium (3 x 10)	\$35.00
Semi-Large (5 x 10)	\$55.00
Large (10 x 10)	\$75.00

APR = Annual Percentage Rate
APY = Annual Percentage Yield

Wondering If We're Open?

In the event of inclement weather, please tune in to your local TV stations to find out if the Credit Union will be closed.

Make Your Online ODU Credit Union Services **Complete!**

Enroll to Access Your ODU VISA Card Online!

Go to www.ezcardinfo.com and enroll in our online service.

- Review account information and track spending
- Make payments
- Set up alert notification
- And more!



Managing your account is convenient, safe and secure with EZCardInfo. **Enroll today!**

REMINDER:

Daylight Savings Time **BEGINS** Sunday, March 8th!

Remember to set your watches and clocks **ahead** one hour.



Holiday Closings

MARTIN LUTHER KING, JR. DAY
Monday, January 19

PRESIDENTS DAY
Monday, February 16

Keep Your Information **Up-To-Date!**

Please make sure we have your correct address and phone number on file, so our fraud prevention services may assist you if need be.



ODU Credit Union Scholarships Attention Undergraduate & Graduate Students: Two \$2500 Scholarships Available!

The Board of Directors of ODU Credit Union awards two scholarships each academic year to Old Dominion University students. The scholarships will be awarded based on the following criteria:

- The applicant must be a member of ODU Credit Union or the dependant of a member of ODU Credit Union.
- The applicant must be an admitted student of Old Dominion University in good academic standing, or a candidate for admission to Old Dominion University with worthy credentials.

Applications are due June 1st in the ODU Credit Union offices, where they will be reviewed by the ODU Board President and two designated Board members. Scholarships will be awarded on August 1st. Scholarships may be renewed up to four times, but the scholarship holder must re-apply each academic year.

Applications must include the following material:

- A cover sheet (provided by ODU Credit Union).
- A personal statement, which outlines academic goals and objectives, not to exceed 250 words.



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2701 Hampton Blvd.
Norfolk, VA 23517

phone (757) 533-9308
fax (757) 625-1979

WEBB CENTER CAMPUS
Room 1049 (South Mall)
Norfolk, VA 23529

phone (757) 683-0530
fax (757) 683-0538

Hours

Monday - Friday 9 am - 4 pm
Drive-Thru open until 5 pm on Friday

ART (Audio Response Teller)
(757) 622-1669

To report a lost or stolen
Check / Debit Card
(800) 264-5578

To report a lost or stolen
VISA Credit Card
(800) 808-7230

www.oducreditunion.org



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