

**Conserve energy—
Borrow up to
\$15,000,
Pay 0% interest!**



Make your home energy-efficient with a 0% APR* loan of up to \$15,000 and up to seven years to pay, for qualified home improvement projects!

This special HEAT Loan is offered in conjunction with MassSAVE and local utility companies. After the required energy audit, you may be eligible to borrow for projects such as air and duct sealing; attic, wall, or basement ceiling insulation; domestic hot water or high-efficiency heating systems; or the installation of Energy Star® replacement windows.

Your utility will determine whether the project qualifies. Participation also requires loan approval subject to established guidelines. Do-it-yourself projects are not eligible, and borrowers must be occupying owners of 1- to 4-family homes.

Details are available at MassSAVE.com and at the Credit Union.

*Annual Percentage Rate (APR), effective May 1, 2010. Subject to determination by participating utility. Monthly payments per \$1,000 borrowed for 84 months are \$11.95. Subject to change. Offer may be withdrawn at any time.

We're Your Mortgage Central

Looking to buy? Look to Fitchburg Federal first! Our rates are competitive, our service is outstanding, and we can pre-approve you so you know exactly how much house you can afford before you hit the trail. You can even apply online at fitchburgfederalcu.com and save \$250 off closing costs!

Ready to refinance? We can do that, too, saving you serious money over the life of your loan! Call, click, or come in today!



Annual Meeting

Our Annual Meeting was held on April 7th, at which time all Board officers were re-elected, including: Philip J. Mahoney, Chairman; James Belliveau, Vice Chairman; Linda Teittinen, Secretary; and Mariann Castelli-Hier, Treasurer. Joel Kaddy, Thomas Caputi, and Michael Roberts round out the board. Jennifer Lambert, head teller, was honored for 10 years of service, and Diane Howard, administrative assistant and member service representative, was recognized for her five years with the Credit Union.

A New Mascot

Fitchburg Federal has a new mascot! Little "Bud Lite," a Yorkshire Terrior pup, joined the Goodwin household in April, and is a frequent visitor to the Credit Union's 65 North Street office!



Car Loan? See Us!

Looking for better mileage, or a better vehicle altogether? Fitchburg Federal can put you in the driver's seat with priced-right auto loan — same low rates, new or used. You can apply online, too, to make life that much easier!

Mitch, Mike & the Marathon



Thank you to everyone who chipped in to help Mike Leamy and his Patient-Partner Mitch raise funds for Children's Hospital Boston in the Boston Marathon this year.

Because of you, we were able to contribute over \$2,500 to the cause. Mike finished the race in four hours and 22 minutes.

Why a Credit Union?

What are the advantages of credit unions over banks? Here's what Geoff Williams says on walletpop.com:

- Credit unions offer the same products and services, but as non-profit institutions they return profits to their members.
- Credit unions are usually local, owned and run by people in the community — a huge accountability factor.
- Partnerships like SUM and CUSwirl now mean credit unions offer greater ATM and shared branch access.
- Most credit unions are insured by NCUA, an independent federal agency, and many provide additional protection.
- Credit union membership criteria is expanding. Nearly everyone can join.



**The really good news?
All of the benefits listed
apply to Fitchburg Federal
Credit Union! Join today
with just a \$25 deposit!**

Fitchburg
Federal Credit Union

65 North Street, Fitchburg
(978) 342-1827
fitchburgfederalcu.com



NCUA
This credit union is federally insured by
the National Credit Union Administration.