

*Life is about looking forward...*

*Whether your looking forward to a new home, a new car, a new member of your family, an upcoming graduation, a new career or even if your looking forward to retirement - Chemcel Federal Credit Union is Here for You!*

**ePerks Rewards Checking**  
for the digital media lover

earn iTunes® & Amazon.com® downloads\* & ATM fee refunds\*\*

**\$20** in downloads\* at sign-up

**\$5** in downloads\* each month

**APPLY NOW!**

[www.ChemcelePerks.com](http://www.ChemcelePerks.com)

## It's Here!!

### ePerks Rewards Checking!

Chemcel FCU is now offering a **NEW** checking account... **ePerks Rewards Checking**. This great new product will allow qualifying members to earn rewards for **Apple iTunes®** and **Amazon.com®** purchases. If you want music, movies, books or anything else these sites have to offer plus, ATM fee refunds up to **\$25** – this account is just what you've been waiting for! Qualifiers include 12 POS (debit card) transactions, checking your Chemcel FCU account online at least once per month and eStatements! **Call your local branch for details and get signed up today!**

## NEW Service: Apply for a Chemcel FCU Loan Anytime - Day or Night!

Now, applying for a loan is faster and more convenient than ever before through our secure online application service.

Just go to our site, **Chemcel.org**, and log onto **Internet Banking**. Click the "Services" tab then click "Loan application." Applications are available for Cars, Boats & Motorcycles, Home Equity and Signature Loans. Plus, the applications will auto-complete making applying for a loan easy!



**Chemcel FCU  
knows...  
Not  
everything  
in life  
is fixable...**



**But some things are!**



Whether it's a new interior or a new exterior...

You Can Make it the Home of Your Dreams!

**Hurry in!** Offer ends 10.31.2011

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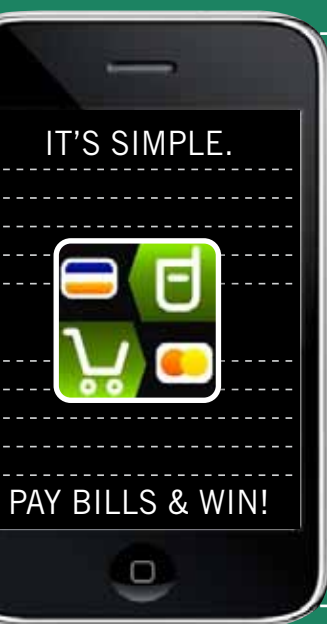
Borrower's must qualify under current lending guidelines. Rates subject to change without notice. The Home Depot card will be awarded at close of qualifying loan.

Rates as low as  
**5.00%**  
& **NO CLOSING COST**  
for most loans  
under \$100,000!

In honor of Chemcel's 60th Anniversary, member's receiving an approved loan in excess of \$10,000 will receive a Gift Card to The Home Depot!



\$10,000 - \$50,000	= \$60
\$51,000 - \$99,000	= \$120
\$100,000+	= \$180



**Congratulations**

to the winners of the iPay users contest!

Bishop winner - R. Wright

Corpus Christi winner - J. Navaira

Dallas winner - D. Pearson

Pasadena winner - B. Bowden

Kingsville winner - A. Williamsen

Bay City winner - R. Schelp