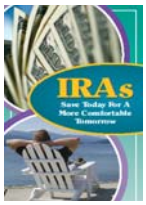
▶ Tired of Market Ups & Downs? Saving with KVCCU Makes More Cents! 1

▶ As a Credit Union Member you are eligible to receive discounts on most new Chrysler & GM Vehicles..... 2



▶ KVCCU IRA's Save For: Education, Your First Home, Your Future 2

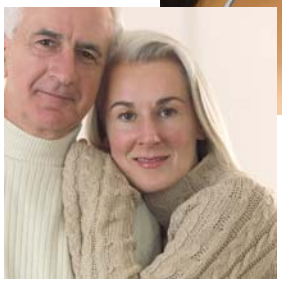
February 2009

www.kvccu.com

NEWS FROM THE Kensington VALLEY Community Credit Union

CELEBRATING 50 YEARS SERVING OUR MEMBERS AND COMMUNITY 1959-2009

From start to finish...we are here to help you achieve your financial goals!



In this uncertain economic climate, credit unions are more safe and sound than ever and remain a safe harbor for your savings and other accounts. Credit unions are nationally recognized for having steered clear of the subprime mortgage mess by lending responsibly and thanks to federal insurance, members' shares are backed by the full faith and credit of the U.S. Treasury. KVCCU is insured by the National Credit Union Administration (NCUA), which insures savings up to at least $250,000 per account. Certain retirement accounts such as IRAs and Keoghs also benefit from coverage of up to $250,000. There's no better time to be a KVCCU member. For 50 years we have been doing things better, but what makes KVCCU strong is you, our member-owners! You demand good member service; you insist on favorable rates and fees; you expect a full menu of products and services to help you manage your financial goals. Thanks for allowing us to be your financial partner…here's to the next 50 years.

Building Your Nest Egg

It's A Proven Fact...Saving at KVCCU makes more "*cents.*" Tired of the ups and downs in the market? With better rates than banks, we are the best choice! Build your savings slowly with smaller automatic payments or quickly by transferring your savings account to KVCCU from another institution. Whatever your financial goals, we have an account to help you reach them...Savings, CD's, Club Accounts, IRA's. Move your money where it not only makes more "*cents,*" but where you will be saving with people who care about helping you reach your goals...we are your best alternative and we'll prove it...stop in today!

Shopping For A New Car? Credit Union Members Receive Special Discounts On GM & Chrysler Vehicles

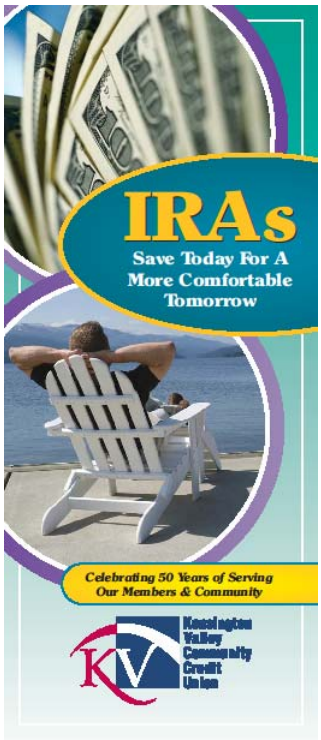
KVCCU announces to our members a new partnership with GM & Chrysler to provide our members with discounts on new car purchases. This program, **Invest in America** is an exciting way for credit unions to lend their members a hand during these tough times in two different ways. First, all eligible current and new credit union members can get a great discount on a new GM or Chrysler vehicle. Second, when you finance your new vehicles through KVCCU, you get extra savings thanks to our low loan rates. *"Not only is Kensington Valley Community Credit Union part of Invest in America, in celebration of our 50 year anniversary we are excited to offer great discounts to our members. In addition to our already great rates, our members could qualify for up to 2.75% discount on a 24 to 50 month auto loan. It is our way of Investing In Our Members and making this program even better,"* said Linda McCoy, KVCCU Lending Manager. While the individual automakers' offers vary, the process to obtain a discount is similar. Members or those interested in this program can get all the facts by visiting www.lovemycreditunion.org. Once there, you choose your offer and can click on a direct link to the preferred automaker. The site will walk you through what you need to do to receive your discount.

Don't Forget Stop In Or Call Before You Shop To Get Pre-Approved & Save On Your Loan!

GM Presidents Day Bonus

Get up to $2,000 Presidents' Day Bonus Cash on select 2008 and 2009 GM vehicles. Now through March 2, 2009, credit union members can combine the Presidents' Day Bonus Cash with the Credit Union Member Discount and most current incentives.

Save Today For A More Comfortable Tomorrow



KVCCU offers three IRA programs to meet the needs of our members. Plus, take advantage of our 50th Anniversary IRA CD!

Traditional IRA: Anyone under the age of 70½ who has income from compensation (or if filing jointly with a spouse who has compensation) can contribute to a Traditional IRA.

Roth IRA: Unlike contributions to a Traditional IRA, contributions made to a Roth IRA are not deductible. The major benefit of Roth IRAs is that earnings from investments are tax-free.

Coverdell Education Savings Account: A Coverdell Education Savings Account (ESA), formerly known as an Education IRA, is an account that helps you save money for the cost of elementary, high school or higher education for a designated beneficiary.

Tax Advantages: Based on the type of IRA program you choose, you may have tax advantages as you contribute to your IRA based on your specific income situation. We recommend that you consult with your tax advisor regarding the best IRA program to meet your needs.

Invest At KVCCU... We offer a wide range of options for your IRA investment including a share account or certificates of deposit with a variety of terms available. For current rates and terms along with information on retirement planning and IRA advice, visit www.kvccu.com. Then, stop by the Credit Union office to begin your IRA today!

IRA CD Special

.50% APY premium

$5,000 min. deposit

24 months min.

Stop in today!

Stay Tuned...Next month topics include: The Ownership Difference, 10 Step Savings Plan, Ready Cash, KVCCU Club Accounts, Credit Score Facts

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