

# Howland - Enfield Federal Credit Union Adds ATM to Services Offered.



In what everyone is calling a down economy, where financial institutions are being accused of pulling back on services, one has actually added a service for their members, as well as the residents of the Howland and Enfield areas. Howland – Enfield Federal Credit Union has added an ATM to their Coffin Street Location.

“The ATM was actually installed in July, however, we wanted to get used to the new processes on the back-end prior to making any announcement,” said Manager Gary J. Bragdon. “This is a service our members have wanted for some time, so we found a way to make it work, regardless of the economy.”

Howland – Enfield Federal Credit Union, which was established in March of 1961, is celebrating 50 Years in the Financial Services Arena. Speaking on this new service Gary added, “We will be celebrating throughout the remainder of this 50<sup>TH</sup> year of business. So, to celebrate our 50<sup>TH</sup> and the ATM, we have purposefully jumbled some cash in the ATM. Don’t be surprised if instead of a ten dollar bill, you get a twenty; or instead of a twenty, you get a fifty. We will be giving away cash for some of the lucky people using the ATM, but this is for a limited time, so stop by to use the ATM, and while you’re here, why not check out our other service offerings.”

Gary went on to say, “I really don’t know where the feeling that financial institution’s don’t want to lend out money.” “We want to make loans, so we are running several great loan specials; and our loan rates reflect our desire to make loans. In fact, anyone stopping, or contacting us, to get their loan evaluated, regardless of whether they get a loan will be entered into our *Biggest Loser Contest*.” The prize package includes a flat panel Television, a Wii Game Console, and a copy of the “Biggest Loser” video game. We called it the *Biggest Loser Contest* because we want to help people lose their high-interest, high payment loans; if using the game helps the winner lose other things, that’s a bonus. ”

“If you got a five or six year loan back in 2008, you now have somewhere around 2 – 3 years left on this loan. The rates for these periods are at all time lows. We brought one members loan rate down by over 6%, saving him approximately \$40 per month; and over \$2,000.00 over the remaining loan period. The evaluation costs you nothing but your time, and if you have a remaining term on an older loan, it may be well worth a few minutes of your time. But like all good things, this is a limited time offer. The contest ends in October, the jumbled cash lasts until we have given out \$250.00 in total cash” as for the low loan rates Gary concluded, “who knows, I don’t have a crystal ball, do you?”

ATM Services are free for members of the Howland – Enfield Federal Credit Union, or any SURF participating credit union. For all others a service charge of \$2.25 will apply.