

# E Newsflash

SCORE Federal Credit Union • January 2010 • [www.scorefcu.com](http://www.scorefcu.com)

## Window of Financial Opportunity

Between the higher cost of living, layoffs, pay cuts and the overall slower economy, we are all looking for ways to trim spending, streamline expenses, and lower our taxes. SCORE can help you take advantage of several opportunities to improve your finances:

- **Tax Credit** for Home Purchase\*
- **Refinance** your current mortgage and lower your monthly payment
- **Consolidate** your debt through a home equity loan

For more details on refinancing, home equity or debt consolidation loans, call the Loan Department at (850) 488-1015, or visit [www.scorefcu.com](http://www.scorefcu.com) to apply on-line. You may also call our 24-7 Lending Service to apply for a loan, at 1-877-690-1206.

\* *The Worker, Homeownership, and Business Assistance Act of 2009* has been extended to April 30, 2010. In cases where a binding sales contract is signed by April 30, 2010, the closing can be completed as late as June 30, 2010 and still qualify.

First time home buyers purchasing a principal residence can qualify for a tax credit of up to \$8,000. Repeat home buyers can qualify for a tax credit of up to \$6,500. There are specific income requirements for either the first time home buyer or the repeat home buyer. Visit <http://www.federalhousingtaxcredit.com/> for an overview of home buyer tax credits. For specific details, consult a qualified tax advisor or legal professional.



## Sign Up for E-Statements

Electronic statements are available for your Member Accounts and for MasterCard Accounts too. E-Statement provides easy access to your monthly statements with notification sent via email when your statement is ready for viewing or printing. Statements are stored electronically for 24 months from the date you register for E-Statement. You must be signed up for our Internet Banking to register and access MasterCard E-statements. Member Account E-statement does not require Internet Banking.

Internet Banking is a great way to maintain your accounts and pay your bills quickly and securely using the Bill Payer feature. Bill Payer is an easy online tool that helps you avoid late payments and also eliminates the hassle of writing checks and mailing payments. You can schedule bill payer to make the payments for you. SCORE uses enhanced authentication to ensure your financial safety while accessing and utilizing your accounts. Bill Payer is free if you are signed up for E-Statement.

To learn more about Internet Banking, Bill Payer, or E-Statement, visit [www.scorefcu.com](http://www.scorefcu.com), or contact a member service representative at 850-488-1015.

\*Terms and conditions apply.

## Calendar

### President's Day

Monday, February 15, 2010

### SCORE Annual Meeting

Thursday, March 18, 2010 at 6 p.m.

Ramada Inn North, 2900 N. Monroe Street

Registration begins at 6:00 p.m.

Business Meeting begins at 6:30 p.m.