ANNUAL ELECTION NOTICE

Would you like to participate as a volunteer with your credit union? One of the benefits of belonging to a credit union is the opportunity to determine the direction of your member-owned, cooperative organization. Each year, directors are elected by their fellow members to serve on the credit union’s board of directors, which determines credit union policy.

Electrus Federal Credit Union is seeking nominees for three positions expiring in 2014. We need members from a variety of backgrounds (i.e. marketing, finance, human resources, technical) on the board. To serve, you must be:

- At least 18 years of age and a credit union member in good standing.
  To protect our members, background checks are done on all potential candidates.

- Able to volunteer time for monthly meetings and required continuing education opportunities. Your credit union is committed to helping its directors fulfill their responsibilities effectively, and we cover expenses for meetings, industry conferences and educational programs attended.

Currently, there are three members in nomination for three expiring positions on the board of directors (all positions are for a three-year term): Ken Kenyon has been a member for 40 years and served as an Electrus volunteer for 21 years; Gregg LaBonne has been a member for 45 years and served as an Electrus volunteer or 36 years; Wally Kalscheuer has been a member for 44 years and a volunteer for 43 years.

Interested candidates should contact Debbie at 763-569-4000, ext 812 or 800-252-4239 by November 4, 2013 to request an information packet. Resumes will be accepted until November 29, 2013. Members also may have their name placed in nomination by submitting a petition of 50 member names to: The 2014 Nominating Committee, c/o Electrus Federal Credit Union, 7100 Brooklyn Blvd, Brooklyn Center MN 55429, by January 6, 2014.

If more than one candidate is placed in nomination for an expiring position, the credit union election will be held by mail ballot. Nominations will not be accepted from the floor at the annual meeting. The annual meeting will be held on Friday, March 7, 2014 at 7:00 pm. Look in the next Currents newsletter or visit us online at www.electruscu.com for annual meeting location information.
Diversification, Patience and Consistency

Three important factors when it comes to your financial life.

Provided by Dave Murdock

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

**Diversification.** The saying “don’t put all your eggs in one basket” has real value when it comes to investing. In a bear OR bull market, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment (say, mostly in mutual funds, or mostly in CDs or money market accounts), you could be hit hard by stock market losses, or alternately lose out on potential gains that other kinds of investments may be experiencing. So there is an opportunity cost as well as risk.

This is why asset allocation strategies are used in portfolio management. A financial professional can ask you about your goals, tolerance for risk, and assign percentages of your assets to different classes of investments. This diversification is designed to suit your preferred investment style and your objectives.

**Patience.** Impatient investors obsess on the day-to-day doings of the stock market. Have you ever heard of “stock picking” or “market timing”? How about “day trading”? These are all attempts to exploit short-term fluctuations in value. These investing methods might seem fun and exciting if you like to micromanage, but they could add stress and anxiety to your life, and they may be a poor alternative to a long-range investment strategy built around your life goals.

**Consistency.** Most people invest a little at a time, within their budget, and with regularity. They invest $50 or $100 or more per month in their 401(k) and similar investments through payroll deduction or automatic withdrawal. In essence, they are investing on “autopilot” to help themselves build wealth for retirement and for long-range goals. Investing regularly (and earlier in life) helps you to take advantage of the power of compounding as well.

If you don’t have a long-range investment strategy, talk to a qualified financial advisor today.

Dave Murdock may be reached at 651.765.6778 or dmurdock@cufinancialservices.com.

Cetera Advisor Networks LLC is located at Electrus Federal Credit Union, 7100 Brooklyn Blvd, Brooklyn Center, MN 55429, 763.569-4000. Dave Murdock is a Registered Representative and offers securities and investment advisory services through Cetera Advisor Networks LLC, a registered broker/dealer and Member FINRA/SIPC. Cetera Advisor Networks LLC and Electrus Federal Credit Union are not affiliated companies.

Investments are: • Not FDIC/NCUSIF insured • May lose value • No Bank or Credit Union Guarantee • Not a deposit • Not insured by any Federal Government Agency

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CU Service Centers – New Look – Over 5,000 Convenient Locations

We are everywhere you need to be. Electrus belongs to the Credit Union Shared Branch Network which means that as a member you can go to other credit unions within the network and make basic transactions such as:

- Make a deposit
- Make a withdrawal
- Make a loan payment
- Get cash

The CO-OP Shared Branch network gives you more than 5,000 branches in all 50 states. 36 are located in Minnesota. Convenience is KEY in your busy life and we’ve got you covered. You are never far from your money when you need it.

Many branch locations provide extended weekday and weekend hours. Simply give the teller the name of your credit union (Electrus Federal Credit Union), have your picture ID with you, know your Electrus member number, and you’ll have access to your accounts just as if you were at Electrus.

There will be a delay in the availability of your deposits according to the hold requirements of the service center. Please remember to always review your receipt before you leave the service center and keep your receipt until you balance your statement.

For a complete listing go to our website at www.electruscu.com

Do you know where your money is going?

If you die unexpectedly do you know who will inherit your money in your Electrus accounts? If you were single when you opened your account, you may still have your parents listed as beneficiaries. Too often the beneficiary that is listed is also deceased. If your marital status has changed you may want your money to go to your spouse or your children. If your account is held jointly with another adult (over the age of 18) you may want to designate beneficiaries in case both of you die suddenly.

It is your choice who receives your money when you die. Make sure that your instructions to us reflect your wishes. If you need to make a change call us to request a new payable on death card or go online at www.electruscu.com, under Online Services, Online Forms, More Forms and you will see the Payable on Death Form. Print the form, complete it, sign it and mail it to us.

Moving? Keep us updated.

If you're moving make sure to keep us updated. We need your most current information on file to serve your requests as quickly as possible. To make an address change we will need your new address along with your signature authorizing the change. A Change of Address form is available. Contact the credit union to have one mailed or faxed to you or you can find the form online at www.electruscu.com, click on Online Services then Online Forms then More Forms and select Address Change Form. Make sure to include your phone number on the form.

Manage your accounts 24/7 at electruscu.com

It’s a great time to shop for a new vehicle

Call for Pre-approval

Getting pre-approved before shopping allows you to shop with confidence knowing what priced vehicle and what monthly payment fits your budget. Call 763-569-4000 or 1-800-210-9382 today or apply online at www.electruscu.com.
You’ll fall for our vehicle loan rates!

FALL LOAN RATES
as low as
2.99%*
on 2007-2014 model year vehicles for up to 60 months

Buy a new vehicle or refinance your existing vehicle loan from another lender with our low APR* auto loan. Apply for a loan today!

Contact us at 763-569-4000 / 800-252-4239 or visit us online at www.electruscu.com to check out our rates.

Financial solutions, Outstanding value, Lifetime service

*APR=Annual Percentage Rate. Vehicle value must support loan amount. Model years 2007-2014 only for up to 60 months. Minimum loan value $5,000. At 2.99% APR, your payment for 60 months would be $17.97 per $1,000 borrowed. Rates and terms subject to change. All loans subject to credit approval. Excludes all loans already financed at Electrus FCU.

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Buy a new vehicle or refinance your existing vehicle loan from another lender with our low APR* auto loan. Apply for a loan today!

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