



# San Angelo Federal Credit Union

235 W. 1st Street  
San Angelo, TX 76903  
(325) 653-8320 Fax: (325) 653-8658



With members first, SAFCU succeeds-not just survives.

March 2011

## Know Your Credit Score?

Credit scores affect your insurance rates and loan rates. Let us pull your credit report, so you will know your credit score before you shop. A fee of \$5.00 applies.



## Don't Forget to Refer A Friend

During March 2011, refer a potential member to SAFCU and receive \$25.00 in your share account when he/she opens an account with three (3) of our services (for example: savings, checking and e-statements).



**REMEMBER**  
Time Changes March 13th

**SPRING FORWARD**



**Happy St. Patrick's Day**  
March 17th



*Go Green*

## President's Corner

### New Fee Schedule Effective May 1, 2011

SAFCU's new fee schedule is on the reverse side and will go into effect 5-1-11. Note especially the new fee for paper statements with traditional mailing, which will cover processing, paper and postage costs. Now is the time to "go green" with e-statements. Sign up today!

~ Kaye Edwards, President

## Directly Deposit Your Tax Return

For faster, easier access to you tax return this year, have it directly deposited into your SAFCU account. You will need our routing number (**311387946**) and your account number for proper credit to your account.

## Apply For A Tax Refund Loan Get Your Tax Refund Immediately

Bring in your professionally prepared, completed income tax return showing that your tax refund will be directly deposited into your SAFCU account, and we will lend you the money at better rates than the tax preparation offices offer.

## HOURS OF OPERATION:

### Monday thru Friday:

Lobby 9 a.m. to 5 p.m.

Drive Thru 7:30 a.m. to 5:30 p.m.

### Saturday:

Drive Thru 8 a.m. to 12 noon

### WWW.SAFCU.COM

Find out the latest credit union news, apply for a loan, access FREE Internet Banking and Bill Pay, and order personal checks.

## Spring Loan Promotion\*

Contact our loan officers, Patti or Karen and get pre-approved before going car shopping!

### During March, April and May:

New and Used Vehicles as low as 3.25% APR



### Other Loan Rates

RV & Travel Trailers as low as 5.00% APR

Boats and Water Craft as low as 5.00% APR

Motorcycles as low as 5.75% APR

\*For approved borrowers based on credit score. Above rates apply to loans with terms up to 60 months



# SAFCU Fee Schedule

Effective 5-1-2011

Description	Amount
Telephone Account Access via ART(325-659-3169)	No Fee
Online Statements (E-Statements)	No Fee
Electronic Bill Pay	No Fee
ATM Transactions at SAFCU ATMs	No Fee (if using SAFCU ATM\Debit card )
ATM Transactions - Non-Members at SAFCU's ATM	\$2.00 per transaction
Notary Service	\$7.50 for non-members
Transfer to Cover Overdraft (by SAFCU staff)	\$3.00 per transaction
Temporary Checks	\$1.00 per page (4 checks )
Cashiers Checks	\$1.50 each
Money Orders	\$1.50 each
Travelers Cheques & Travelers Cheques for two	\$1.00 per \$100
Paper Statements sent by mail	\$2.00 (checking accounts only)
Copies of Documents	\$1.00 per page
Insufficient Funds	27.00 Per item (includes Drafts, ACH, ATM, Courtesy Pay, Pre-Authorized withdrawals.
Line of Credit Loan overdraft	\$20.00
Returned Deposit	\$5.00 per item
Account Activity Printout	\$1.00 per page
Statement Copy	\$5.00 each
Check Copy	\$3.00 each
Wire Transfer (Outgoing)	\$20.00 each
Wire (Incoming)	No Fee
Stop Payment	\$25.00
Account Research /Reconciliations	\$25.00 per hr. ( 1 hour minimum )
Garnishment/Levy	\$25.00 each
Phone-In Teller Transfer Fee	\$1.00 each
Debit Card/ATM Card Fee (New Member)	\$5.00 application fee
Replacement Debit Card/ATM Card	\$5.00
Mailed receipts	\$ .50 each
Account Verifications	\$3.00 each
Loans Late Fee (after 10 days late)	\$20.00
Business Checking Account Monthly Fee	\$8.00 if balance less than \$1,000.00
Excessive Share Withdrawals Reg. D Violations	\$1.00 per item (after 7 withdrawals/month)
Outgoing Fax	\$1.00 per page
Check Orders/ Printing	Fee depends on style of checks ordered
Check Reorder by Phone	\$1.50
Account Closure Fee(checking and savings)	\$15.00 ( if closed within 90 days of opening)
Reopening of Account(s)	\$15.00 (if opened within 90 days of closure)
Returned Statements, Mail, Bad E-Addresses	\$2.50 each occurrence
Gift Cards	\$3.95
Cash money packs	\$3.00
Check Cashing Fee - Members with only one service	\$5.00 - checks less than \$250 \$7.50 - checks more than \$250
Check Cashing Fee - for non-members (only government issued checks)	1% of the amount of the check
Skip - A - Payment	\$30.00
Internal vehicle loan refinances	\$25.00
Tax Refund Loans	\$30.00
ACH Origination (debit only)	\$2.00 each transaction
Payday Lending Alternative Loans	\$25.00
Inactive deposit account (no activity for 12 mo)	\$5.00 per year charged Dec. 31st
Dormant (escheat) account processing fee	\$25.00
GAP Insurance	\$225.00
MasterCard Payment Fee	\$12.50
Credit Report (by special request)	\$5.00
Collection Draft	\$15.00