

San Angelo Federal Credit Union

"With members first, SAFCU succeeds - not just survives."

October /November/December 2012

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

◆ www.safcu.com ◆ ART(325) 659-3169

Credit Union Holidays

Columbus Day - Mon., October 8

Veterans Day - Mon., November 12

Thanksgiving - Thurs., November 22 and Fri., November 23

Christmas - Mon., December 24 and Tues., December 25

New Year's Day - Tues., January 1, 2013



Ask about our "Holiday Loans"

9% APR on Signature Loans*

Car Loans as low as 2.75% APR*

Effective November & December

For more information, see Karen or Patti in the loan department today!

***Special terms and conditions apply**



CONGRATULATIONS

RASCAL

OUR DOG DAYS OF SUMMER
WINNER.



Thank you to all who sent and brought in pictures of their dog.

TURKEY GIVE-AWAY

Stop by the Credit Union to register. The drawing will be held on November 13, 2012, just in time for the Thanksgiving Holidays



Winter Skip-A-Payment

You are eligible if:

- The loan has been open at least 3 months, and 3 consecutive monthly payments have been made.
- The loan (s) has no active credit insurance claim or NO forced placed collateral insurance.
- You do not have a negative balance on any of your SAFCU accounts.
- You are current on your SAFCU MasterCard and not over your credit limit.
- You have not already utilized skip-a-payment once this year.
- All loans with SAFCU are current.
- You have not had any line of credit advances in the last 90 days.
- You are not utilizing any type of consumer credit counseling service.
- The loan to be deferred is not a real estate loan or overdraft loan
- You do not have a legal or collection proceeding pending.

NOTICE: Based on GAP insurance policies, a loan that has Guaranteed Asset Protection added in the loan can only have 2 payments skipped over the life of the loan.

Even though you sign and return this form, ineligible loans will not be deferred. *Forms will be mailed back to you if the loan is not approved for the skip-a-payment. The Credit Union is not responsible for forms in the mail.

A fee of \$30.00 will be charged for each loan requesting a skip-a-payment.

I have read this disclosure and understand that my regular monthly payment schedule will resume the month following the deferral. I also understand that deferring of loan payment (s) will result in extension of the term of the loan and that accrued interest will be paid upon receipt of the next loan payment.

*Deferral is subject to Credit Union approval.

(Complete the reverse side of this form)



INTERNATIONAL CREDIT UNION DAY!

October 18, 2012

**Local, Trusted,
Serving You.**



- **Free** Cookies and Coffee in lobby
- **Free** 2013 Calendars Available October 18th

WINTER SKIP-A-PAYMENT

Winter Skip-A-Payment is available for the months of November and December 2012. Forms are available in our Lobby area, attached below or in Loan Department.



Remember to set your clocks back one hour on Nov. 4, 2012 as Daylight Savings time ends.



NATIONAL BOSS' DAY

October 16 2012



Do we have your correct address and phone number on file?

If you have recently moved and have not turned in an address change, call our office at 325-653-8320 and we will mail you an address change form to fill out.

ANNUAL PRIVACY NOTICE INSERT

A Privacy Notice was inserted in this mailing. To request that we limit the information we share on your account, please call: *Kaye Edwards, President*, at 325-653-8320 X 204.

Please note: If you are a **new** customer, we can begin sharing your information [30] days from the date we sent this notice. When you are **no longer** our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Please complete this form \$30.00 fee out of (circle one)

Checking

Savings

Month to be skipped: (Please circle one): November \ December

Are your loan payments: (Please circle one) Payroll Deducted ACH Auto-Transfer Cash

Today's Date: _____

Loan# _____

Account# _____

Loan# _____

Printed Name: _____

Loan# _____

Primary Signature: _____ Co-maker Signature: _____

Office Use only:

Approved: Yes or No by: _____ Ln _____ Ln _____ Ln _____

Deadline: Request must be received 15 days before payment due date.