

San Angelo Federal Credit Union

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



With members first, SAFCU succeeds-not just survives.

September 2010

Board of Directors

David Hermes, Chair
Ginger York, Vice Chair
Laurie Bramlett, Secretary
Morgan Trainer, Treasurer
Earleen Jones
Joe Hunt
Don Vardeman

Supervisory Committee

Earleen Jones, Chair
Doug Cooper
Patrick Sherman
Cherryl T. Howard
Ann Henson
Ginger York, Liaison

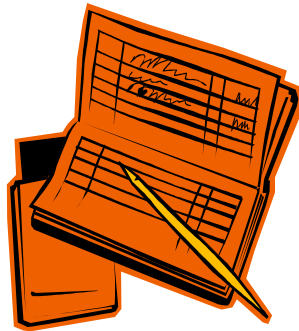
Credit Committee

Clay Hubbard, Chair
Kay Sparks, Secretary
Jack Nalepka
Les Bird
Tony Hill
Don Vardeman, Liaison

Comments / Complaints:
SAFCU Supervisory Committee
P.O. Box 3761
San Angelo, TX. 76902

Schedule of your Credit Union's upcoming 2010 Holidays:

- ◆ **September 6th**
Labor Day
- ◆ **October 11th**
Columbus Day
- ◆ **November 11th**
Veterans Day
- ◆ **November 25 & 26,**
Thanksgiving Holidays



Presidents Corner

EFFECTIVE September 15, 2010

A number of members only keep a savings account at SAFCU, for the sole purpose of cashing their payroll checks. This causes us two problems: It depletes our cash supply and creates longer lines on paydays. To offset the administrative costs, we are charging **check cashing fees** in these situations. If your saving account only has the \$25.00 share balance, a fee will be charged for cashing checks:

\$5.00 fee for checks less than \$250.00

\$7.50 fee for checks \$250.01 or greater.

The way to avoid these fees is simply to open a FREE checking account with SAFCU. We offer a FREE debit card with our checking accounts, and it is much safer than carrying cash. As your credit union, we want to help you make the best financial decisions and show you ways to make your money go further. We value you as our members and appreciate your continued business!

~Kaye Edwards, President

TRYING TO MANAGE DEBT?

SAFCU's website (www.safcu.com) now offers a link to our homepage for a "Debt in Focus" program.

debtinfofocus

WHAT IS DEBT IN FOCUS?

- **An anonymous, free debt management tool that allows consumers to be smarter about managing their debt.**
- **Simple to use - no confusing financial jargon.**
- **Customized payment plan with graphs, budget basics, life stage tips, personal action plan, and much more!**

Contact Laura Whisenhunt for more information or for help getting started at (325)653-8320 ext. 200.

SAFCU WISHES YOU A HAPPY AND SAFE LABOR DAY

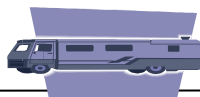


PREVIOUSLY OWNED VEHICLE FOR SALE

**2005 Excel Travel Trailer
Fifth Wheel Series**

38 ft. x 8 ft. \$36,000.00

**Able to view at Angelo RV
1525 S. Bryant**



We've lowered our Rates!

- New & Used auto rates
- As low as 4.25% APR
 - Terms up to 60 months*
- *(with approved credit)

Now is the time to refinance your vehicle from another financial institution with us!

- > **SAVE MONEY**
- > **Lower your interest rate**
- > **Lower your monthly payment**

Contact our loan department today!
(325) 653-8320 ext. 205



HAVE YOU OPTED-IN YET?

Remember to sign and return the new required "opt-in" form, for continued overdraft coverage on debit card usage.
Call Member Services for more information at
325-653-8320 ext. 203



CREDIT CARDS

-Other credit cards are dramatically increasing interest on cards.

NOT US!

-Sign up for our card before September 15, 2010 to take advantage of our 5.9% APR promotion during Christmas

Amusement Park Ticket Pricing

Six Flags over Texas Arlington, TX (General Admission)	\$26.99
Hurricane Harbor (General Admission)	\$19.00
Six Flags Fiesta Texas San Antonio, TX (General Admission)	\$28.00
Schlitterbahn WaterPark New Braunfels, TX (General Admission)	\$38.96
(Child Admission ages 3-11)	\$31.38

**Lowest prices in town
and available to SAFCU
members and non-members**

Scottie Savers and Youth Accounts from SAFCU

Start saving for the future today! To be a Scottie Saver, you must be 13 years or younger, and an adult must be a joint member on the account.

Requirements:

- Only \$5.00 to open a Scottie Saver Account
- Copy of child's birth certificate and social security card.
- Copy of adult's Driver's License or picture ID and social security card.

Teen Accounts are a good opportunity to learn about managing money, and using checks and debit cards before college. To open a Youth Account, you must be between the ages of 14 and 18, and an adult must be a joint member.

Requirements:

- Only \$25 .00 to open a saving account
- Only \$50.00 to open a checking account/debit card
- Copy of teen's Driver's License or picture ID and social security card
- Copy of adult's Driver's License or picture ID and social security card.