

# 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.

May 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  
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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

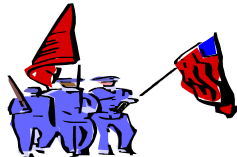
**We want to wish all  
the Mothers a**

**HAPPY MOTHER'S  
DAY!!**

**MAY 9th**



*~ We will be closed  
Monday, May 31st  
in observance of  
Memorial Day ~*



## Presidents Corner

### **Be aware of the "Pay Day" lenders!**

"Payday loans are extremely expensive cash advances that must be repaid in full on the borrower's next payday to keep the personal check required to secure the loan from bouncing. Cash-strapped consumers run the risk of becoming trapped in repeat borrowing due to triple-digit interest rates, unaffordable repayment terms, and coercive collection tactics made possible by check-holding." (source: [www.paydayloaninfo.org](http://www.paydayloaninfo.org)).

If you need to borrow, your first stop should be at SAFCU. Our loan officers can help you with alternatives to payday lending! Be a cautious consumer.

*~ Kaye Edwards, President*

## **Gearing Up For Summer Fun?**

**Remember SAFCU for your Vacation Loans!  
(Effective June 1— August 31)**

**9.00% APR**

**12 Months**

**Signature Loan**

**(with approved credit)**

**Call Patti, ext. 202 or Karen, ext. 207**



**WELCOME TO NEW EMPLOYEES**

**TELLERS: *Jordan Sefcik and Monica Ibarra***

-----cut along line-----

## **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.
- 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.

**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 lost by mail.**

*A fee of \$25 will be charged for each loan for which Skip-A-Payment is requested.*

I have read this disclosure and understand that my regular monthly payment schedule(s) 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.)*

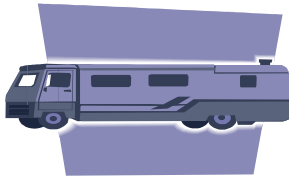
**Deadline: 15 days before payment due date**

**PREVIOUSLY  
OWNED VEHICLES  
FOR SALE**



**2009 Kawasaki Vulcan  
900cc  
1,695 miles  
\$5,700.00**

**2005 Excel Travel Trailer  
Fifth Wheel Series  
38 ft. x 8 ft.  
4 slides  
fireplace  
4 door refrigerator  
with ice maker  
and many more amenities  
\$36,500.00**



**Remember to sign and return the new required "opt-in" form,  
for continued overdraft coverage on debit card usage.  
Call Tony Meza for more information  
at 325-653-8320, ext. 212.**



**Have you checked your credit card interest rate lately?  
Does your credit card charge you an annual fee?  
Apply for a SAFCU MasterCard today!**

- Low Fixed Rates
- No Annual Fee

**Call our Loan Officers to see if you qualify for a balance transfer!**

**Amusement Park Ticket Pricing**

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

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

**Cut Along Line**

**Please complete this form, date and sign.**

Month to be skipped: \_\_\_\_\_

My loan payments are: (Please circle one)      Cash              Payroll deducted              ACH              Auto-transfer

Today's Date: \_\_\_\_\_

Account # \_\_\_\_\_

Loan# \_\_\_\_\_

Signature: \_\_\_\_\_

Loan# \_\_\_\_\_

Printed Name: \_\_\_\_\_

Loan# \_\_\_\_\_

Co-maker Signature: \_\_\_\_\_

Please take \$25.00 from  
(circle one)    Savings    Checking

**Office Use only:**

Approved:     Yes     No

By: \_\_\_\_\_ Ln \_\_\_\_\_

**Deadline: 15 days before payment due date**