

# 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.

April 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

## HAPPY EASTER



## FROM SAFCU!



**There are 10 surcharge  
FREE ATM's to use in  
San Angelo:**

### **Target**

4235 Sunset Dr

### **7-Eleven**

2202 N Chadbourne St

1850 Sherwood Way

1719 Kenwood Dr

1801 S Pierce St

4140 S Bryant Blvd

2843 College Hills Blvd

3131 Sunset Dr

4321 Southwest Blvd

8181 Us Hwy 87 N

## Presidents Corner

SAFCU is responsible for implementing changes that affect our rules and regulations. The Federal Reserve Board announced final rules that prohibit financial institutions from charging consumers fees for paying overdrafts on ATM and point of sale transactions, unless a consumer consents (opts-in) to the overdraft service for those types of transactions. Please pay special attention to the important notice on the reverse side concerning your overdraft coverage. ~ Kaye H. Edwards

## **CONGRATULATIONS to Laura Whisenhunt!**



Laura graduated from Southwest CUNA Management School on July 22, 2009. She is committed to the success of SAFCU and the overall Credit Union movement!

Laura gives her volunteer time to Texas Business Women (TBW) of San Angelo. She was recently recognized as the TBW of San Angelo Woman to Watch on March 25, 2010.

## **AMUSEMENT PARK TICKET PRICING**

Six Flags Over Texas Arlington, TX (General Admission)	\$26.00
Hurricane Harbor (General Admission)	\$19.00
Six Flags Fiesta Texas San Antonio, TX (General Admission)	\$28.00

**DON'T FORGET TO PURCHASE AMUSEMENT PARK  
TICKETS HERE AT SAFCU**

## HOURS OF OPERATION:

### Monday thru Friday:

Lobby 9:00 a.m. to 5:00 p.m.

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

### Saturday:

Drive Thru 8:00 a.m. to 12:00 p.m.

ATM available 24/7 onsite and  
at [www.allpointnetwork.com](http://www.allpointnetwork.com)

## WWW.SAFCU.COM

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

## Loan Rates

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

New and Used Vehicles as low as **4.75% APR**  
RV & Travel Trailers as low as **5.25% APR**  
Boats and Water Craft as low as **5.25% APR**  
Motorcycles as low as **6.00% APR**



*Rates subject to change at anytime.  
Call us for the most current rates.  
Loan Dept: 325-653-8320 ext 205*





# IMPORTANT NOTICE FOR OVERDRAFT COVERAGE

## Your Right to Request Overdraft Coverage

Effective July 1, 2010, we will **NOT** pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, **UNLESS** you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay on overdraft, you will be charged fees as described below.

Overdraft coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

## Overdraft Fees

- We will charge you a fee of **\$25.00** each time we pay an overdraft.
- There is no limit on the daily fees we can charge you for overdrawing your account.

## Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

## How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at 1-325-653-8320, ext 212.
- Contact us by email: [service@safcu.com](mailto:service@safcu.com)
- Complete the form below and mail it to: San Angelo Federal Credit Union  
235 W 1st Street  
San Angelo, TX 76903

***All forms must be turned in on or before June 25, 2010***

\_\_\_\_\_ I want overdraft coverage for my ATM withdrawals and debit card purchases.

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

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

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

For Official Credit Union Use:

Set up: \_\_\_\_\_

Teller: \_\_\_\_\_