

# 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 2011

## Board of Directors

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

## 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!

*Six Flags Fiesta Tickets  
are now available*

*General Admission  
tickets are \$32.73*

### COMING SOON

*Tickets for  
Hurricane Harbor,  
Six Flags Over Texas -  
Arlington and  
Schlitterbahn*



## President's Corner

This month your statement mailing includes several disclosures that we are required to distribute annually. If you have any questions about these please give me a call at 653-8320 x 204.

If you missed our 72<sup>nd</sup> Annual Membership Meeting on March 1, you missed a good time. The food and fellowship were wonderful. We recognized Ginger York for 22 years of volunteer service to the credit union and Karen Collins for being selected 2010 Employee of the Year. We gave away \$570 in cash door prizes to adults, Scottie Savers and Youth Savers.

*~Kaye Edwards, President*

## Why throw away your money?



With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com).

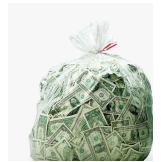
Call 877.SAVE.4.CU. (877.728.3428)

Visit your local Sprint retail location.

Just tell them you're a Credit Union Member to get this exclusive discount.

Ask them to be attached to the

NACUC\_ZZM Corporate ID.



## CONGRATULATIONS TO

### KAREN COLLINS

## EMPLOYEE OF THE YEAR



## 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