



San Angelo Federal Credit Union

235 W 1st Street
San Angelo, TX 76903

www.safcu.com

February 2011

YOU ARE INVITED!!!

DOOR PRIZES

*San Angelo Federal Credit Union invites you to its
72nd Annual Membership Meeting*

**Scottie Saver
Prizes**



Tuesday, March 1, 2011

San Angelo

Convention Center

500 Rio Concho Drive

Registration begins at 6:00 p.m.

Light Meal 6:30 p.m.

Meeting 7:00 p.m.

**ELECTION OF BOARD
OF DIRECTORS**



A Tradition of Service

Election Process: There are currently 3 vacancies on the Board. The nominating committee will nominate at least one member for each vacancy, and nominations may also come from the floor at the meeting. "Elections are determined by plurality vote and will be by ballot except where there is only one nominee."

(Qualifications and Board Responsibilities are on reverse side).

Following are brief sketches of the three candidates the Nominating Committee is placing in nomination for the Board of Directors.



Morgan Trainer
(Incumbent)

- Treasurer-SAFCU Board of Directors from 2009-present
- Budget Analyst Sr. for City of San Angelo since 2006
- Teller-San Angelo Banking Center, 2004-2006
- Certified Government Finance Officer candidate
- Loaned executive for the United Way 2010-present
- BBA in Finance-Angelo State University 2004



Don Vardeman
(Incumbent)

- Board of Directors-SAFCU 7 years
- Credit Committee Liaison-SAFCU approximately 6 years
- City of San Angelo-31 years- Fire Prevention; currently Fire Marshal
- SAISD School Board-15 years service
- Served on 7 different Boards & Committees
- Past President for Boy's and Girl's club



Ginger York
(Incumbent)

- Board of Directors-SAFCU 22 years
- Served on SAFCU Credit Committee
- Supervisory Committee Liaison -SAFCU approximately 6 years
- Retired from City of San Angelo after 34 years of service (Supervised Water Billing)



Direct Deposit Your Tax Return

For faster, easier access to your tax return this year, have it directly deposited into your SAFCU account. You will need our routing number and your account number for proper credit to your account.

SAFCU's routing number is
311387946

*HAPPY VALENTINE'S DAY
FEBRUARY 14TH*

See our website (www.safcu.com) and lobby for our Valentine's Surprise Give-A-Way contest.

UPCOMING HOLIDAY:



**WE WILL BE CLOSED
FEBRUARY 21ST, 2011**



Previously Owned Autos

For Sale

- 2008 Ford Escape XLT \$11,295.00
- 2008 Wildwood Trailer \$28,495.00
(5th wheel travel trailer)

Contact Loan Dept. @ SAFCU to view the vehicle or for a test drive.

325-653-8320 (ext. 205)

Loan Rates

- New & Used Vehicles as low as 4.25% APR**
- RV & Travel Trailers as low as 5.00% APR**
- Boats & Water Crafts as low as 5.00% APR**

Don't Forget To Refer A Friend

From January to March 2011, refer a potential member to SAFCU and receive \$25.00 in your share account when he/she opens an account with three (3) of our services (for example: savings, checking and e-statements).



Information About Our Board of Directors

Qualifications:

- ◆ Be a member of SAFCU
- ◆ Understand or be willing to develop
 - ◆ A working familiarity with basic finance and accounting practices
 - ◆ An ability to read and understand SAFCU's balance sheet and income statement
 - ◆ An ability to ask substantive questions of management and the auditors

Board Responsibilities:

- ◆ Serve a 3 year term
- ◆ Attend a monthly meeting
- ◆ Fiduciary responsibilities for sound financial practices, legal compliance
- ◆ Oversight of programs and policies of SAFCU
- ◆ Participate in strategic planning
- ◆ Appoint members of Supervisory and Credit Committees

Current Board Members

David Hermes, Chairman
 Ginger York, Vice Chairman
 Laurie Bramlett, Secretary
 Morgan Trainer, Treasurer

Joe Hunt
 Earleen Jones
 Don Vardeman