



# 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.*

March 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  
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

*DON'T FORGET  
Time Changes March 14th*



*HAPPY ST PATRICK'S  
DAY*

### President's Corner

San Angelo Federal Credit Union's  
71st Annual Meeting was held on March 2, 2010.  
Thank you for a great turnout!

SAFCU has been diligently working with a local vendor to give our website a much-needed overhaul. We think you'll be very pleased with the changes and find it to be a good resource. If you have any suggestions for the website, please contact Laura Whisenhunt (x200) or myself (x204). Kudos are extended to Laura, our VP of Member Relations and David Hermes, our Board Chairman, for their tenacity on this project!

~Kaye H. Edwards

### **Directly 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 **(311387946)** and your account number for proper credit to your account.



### **Tax Refund Loan Promo Get Your Tax Refund Immediately**

Bring in your professionally prepared, completed income tax return showing that your tax refund will be directly deposited into your SAFCU account, and we will loan you the money at better rates than the tax preparation offices offer.

### **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  
FREE 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*





**SAFCU Contact Information**

Website: [www.safcu.com](http://www.safcu.com)  
 Audio Response: 659-3169  
 Telephone: 653-8320





**Direct phone - Extension numbers**

President's Office	
Kaye Edwards, President	204
Edna Ramirez, Assistant	203
Accountant (IRA/Fraud/Disputes)	
Kathy Gonzales	201
Vice President of Member Relations	
Laura Whisenhunt	200
Loan Officers	
Patti Hunt	202
Karen Collins	207
Loan Assistant /Insurance Clerk	
Alyssa Dean	205
Teller Supervisor	
Ana Tarango	215
Tellers (Bookkeeping)	
Micaela Gonzalez	206
Meagan Jackson	208
Jordan Sefcik	210
Member Services Representatives	
Tony Meza	212
Alyssa Dean	205



**TIPS TO HELP YOUR CHILD BE FINANCIALLY RESPONSIBLE \***

**What To Teach When**

AGE	LESSON PLAN	LESSON TAUGHT
3	Have your child drop coins into a clear plastic piggy bank or jar.	Collecting money is fun!! 
5-9 <b>Teach basic money skills and develop a work ethic</b>	<ul style="list-style-type: none"> <li>Start a weekly allowance.</li> <li>Assign simple chores .</li> <li>Talk about money. decisions and values.</li> <li>Introduce the idea of charity.</li> </ul>	Spending requires setting priorities. 
10-13 <b>Kick it up a notch, with skills and responsibilities</b>	<ul style="list-style-type: none"> <li>Open a savings account.</li> <li>Offer extra chores as a way to earn money.</li> <li>Raise allowances to cover more of your child's expenses.</li> <li>Pay your child for odd jobs like raking leaves.</li> </ul>	If you want more money, you have to work for it. 
14-18 <b>Coach kids on using checking and credit</b>	<ul style="list-style-type: none"> <li>Open a checking account: deposit allowance into it.</li> <li>Introduce debit or prepaid credit card and monitor use (by age 16).</li> <li>Encourage part-time job (by age 16).</li> <li>Give a monthly allowance to cover food, clothes and fun.</li> </ul>	You need to budget before you can live independently. 

Remember that SAFCU offers a **FIXED rate MasterCard!**  
**NO Annual Fee!**

If your current Credit Card's interest rate has increased, call our loan officers to see if you qualify for a balance transfer!



**BE A GOOD ROLE MODEL \***

Your kids are sponges. They learn by watching you.

So if you're trying to unspoil them, you must lead by example. - Emma Haak

\* Excerpt from *Money Magazine* June 2009 Issue

<p><b>1. Unspoil yourself.</b>                  See if there are ways to trim your own indulgences. Cutting back on self-spending shows kids they're not the only ones having to sacrifice, says Richard Bromfield, author of <i>How to Unspoil Your Child Fast</i>. Since children may not be aware of what you're doing, you may need to show them how you've changed.</p>	<p><b>2. Explain your actions.</b>                  Share your buying decisions with your child so that he or she can learn to prioritize. "If you're buying in bulk because it's cheaper, say so," says Jon Gallo, author of <i>The Financially Intelligent Parent</i>. "You might talk about a vacation you're planning and explain how you're saving now," adds his co-author and wife, Eileen.</p>	<p><b>3. Stick to cash.</b>                  As much as you can, pay with cash over credit, as this models that purchases should be made with money you already have. But don't hit the ATM too frequently, warns Bromfield. Limit your trips to the magic money machine to once weekly—and budget your cash just as you'd like your child to do.</p>
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