

# 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 2011

## Board of Directors

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

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Earleen Jones, Chair  
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Ann Henson  
Ginger York, Liaison

## Credit Committee

Clay Hubbard, Chair  
Kay Sparks, Secretary  
Jack Nalepka  
Les Bird  
Tony Hill  
Don Vardeman, Liaison

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SAFCU Supervisory Committee  
P.O. Box 3761  
San Angelo, TX. 76902

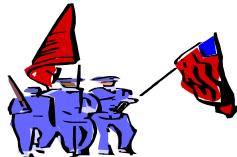
We want to wish all  
of the Mothers a

**HAPPY MOTHER'S  
DAY!!**

**MAY 8th**



~ We will be closed  
Monday, May 30th  
in observance of  
Memorial Day ~



## New Lifesaver Loans

A Credit Union *Real* Solution

This month we are introducing our **Lifesaver Loans**, our wise alternative to Payday Lending. These are 90 day loans for \$200 to \$1100, with an annual interest rate of 18% (APY=19.252). These are designed to meet short-term needs while helping members develop a savings habit – in fact, 10% of the loan amount must be deposited in the borrower's saving account and stay there during the loan repayment. Payments must be made by payroll deduction or automatic transfer. Call Patti (x 202) or Karen (x 207) for more information.

~Kaye Edwards, President

## Vacation Loans

**Available June 1— August 31**  
**9.00% APR**  
**12 Months**  
**Signature Loan**  
**(with approved credit)**  
**Call Patti, ext. 202 or Karen, ext. 207**



## DON'T MISS OUT

AS LOW AS **3.25% APR**  
ON NEW AND USED CARS  
UNTIL **MAY 31ST**



Call Loan Department @325-653-8230 for more information

-----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 \$30 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**

**2006 Chevrolet Impala SS  
\$12,800.00**



Call Patti or Karen for more information

**SAVE THE DATE**

**JUNE 17TH  
At Brown's Pool**

**2nd Annual Pool Party**

*For Scottie Savers and Youth Accounts*

*More information in next newsletter*



**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
- Same APR on cash advances as regular charges



**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>\$30.23</b>
<b>Hurricane Harbor (General Admission)</b>	<b>\$20.51</b>
<b>Six Flags Fiesta Texas San Antonio, TX (General Admission)</b>	<b>\$32.43</b>
<b>Schlitterbahn WaterPark New Braunfels, TX (General Admission)</b>	<b>\$40.47</b>
<b>(Child Admission ages 3-11)</b>	<b>\$33.11</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: \_\_\_\_\_ (June or July)

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: \_\_\_\_\_

**Office Use only:**

Approved:     Yes     No

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

Please take \$30.00 from  
(circle one)    Savings    Checking

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