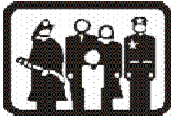


San Angelo Federal Credit Union

"With members first, SAFCU succeeds - not just survives."

October 2011



◆ 235 W. 1st Street ◆ San Angelo, TX 76903 ◆ (325) 653-8320 ◆

◆ www.safcu.com ◆ ART(325) 659-3169



Credit Union Holidays

Columbus Day - Mon., October 10

Veterans Day - Fri., November 11

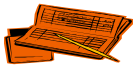
Thanksgiving - Thurs., November 24 and Fri., November 25

Christmas - Sat., December 24 (Drive thru closed-ATM available)
and Mon., December 26

New Year's - Sat., December 31 (Drive thru closed-ATM available)
and Mon., January 2



DO YOU NEED HELP BALANCING YOUR CHECKING ACCOUNT?



Forms are available in our foyer to help you balance your checking account or you can ask a Member Service Representative for the form.

ONE ON ONE HELP WITH ON-LINE BANKING IS NOW AVAILABLE

Personalized help on using our website is now available on Tuesday, Wednesday, and Thursday mornings. We will walk you through on-line banking (viewing accounts, bill pay and transfers). Call Edna or Ana @ 325-653-8320 to set up appointment.



DO YOU HAVE MORE THAN ONE ACCOUNT?

Ask a Member Service Representative to convert your internet banking and only log in **ONE** time to access all of your accounts!

Winter 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 or NO forced placed collateral insurance.
- 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.

NOTICE: Based on GAP insurance policies, a loan that has Guaranteed Asset Protection added in the loan can only have 2 payments skipped over the life of the loan.

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 in the mail.

A fee of \$30.00 will be charged for each loan requesting a skip-a-payment.

I have read this disclosure and understand that my regular monthly payment schedule 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)

Loan Rates

New and Used Vehicles



72 Months	As low as 4.25%	(over \$30,000 financing)
60 Months	As low as 3.50%	Year models 2007 - 2011
48 Months	As low as 3.50%	Year models 2001 - 2006
36 Months	As low as 3.50%	Year models 2000 and older

Boats and Water Craft

60 Months	As low as 4.50%	New or Used
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Motorcycles

60 Months	As low as 5.25%	New or Used
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*Min. rate with approved credit



President's Corner

At the end of October, your Board of Directors and other SAFCU Volunteers will meet with credit union staff to work on the SAFCU Strategic Plan. In the meantime, we will be surveying our members to determine what direction you would like us to take. This is one way we put our members first. "With members first, SAFCU succeeds, not just survives."

~Kaye Edwards, President

NATIONAL BOSS' DAY

October 17, 2011



INTERNATIONAL CREDIT UNION DAY!

October 20, 2011

**Local, Trusted,
Serving You.**



- **Free Cookies and Coffee** in lobby
- **Free 2012 Calendars** Available October 20
- **Register for Thanksgiving turkey drawing****

**Drawing will be held November 18th



Please complete this form \$30.00 fee out of (circle one)

Checking

Savings

Month to be skipped: (Please circle one): November \ December

Are your loan payments: (Please circle one)

Payroll Deducted

ACH

Auto-Transfer

Cash

Today's Date: _____

Loan# _____

Account# _____

Loan# _____

Printed Name: _____

Loan# _____

Primary Signature: _____

Co-maker Signature: _____

Office Use only:

Approved: Yes or No by: _____ Ln _____ Ln _____ Ln _____

Deadline: Request must be received 15 days before payment due date.