



**SYLVANIA AREA
FEDERAL CREDIT UNION**
Sylvania's own community credit union.

MoneyTalk

Your

Credit Union

News

1st Quarter 2010

In This Issue:

***Shared Branching is here.**

***Auto Financing Deals**

***Rates**

The credit union will be closed to observe the following holidays:

**Memorial Day
Monday, May 25**

**Independence Day
Friday, July 3****

Your Opportunity to Help Sylvania Needy

SAFCU is publishing a community cookbook, and the proceeds from the sale will go to the Sylvania Area Family Services, which provides services to at-risk youth, and families in need in the Sylvania school district.

We need your help to produce the cookbook. Dig out your favorite recipe(s) to put in the cookbook. (Limit three recipes per family) All you need to do is go to the link on our website, www.sylvaniaareafcu.com, and click on "Community Cookbook" and follow the instructions to type in your recipe(s) or drop off your recipe(s) at SAFCU at 6613 Maplewood Avenue, in Sylvania. Make sure you include your name as you would like it to appear in the book, and a phone number in case there are questions about your recipe.

We need your recipe submitted as soon as possible. The deadline is May 15th, 2010. The cookbook will accommodate only 250 recipes, so get your recipe submitted as soon as possible. If duplicates of the same recipe are submitted the organizers reserve the right to choose. The book will sell for an affordable \$10. We hope to see you in the book!

To submit recipe:

www.sylvaniaareafcu.com

Click on Community Cookbook

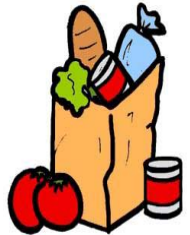
Click on **utypeitonline**

Login

Username: Good Foods

Password: my recipe

Add your recipe and follow the prompts



By working together we can help Sylvania needy and have some fun along the way!

SHARED BRANCHING SIGN UP TODAY

Over 5000 credit union branches are available to you, to conduct your credit union transactions.

The following transactions are available to you at any shared branching location:

*Make Deposits (checks deposited may not always be available for immediate access)

*Cash personal checks on another institution

*Withdraw funds "cash"

*Transfer monies from one account to another.

*Obtain balance inquiries

*Process loan payments

SAFCU is a member of the shared branching network, a fast-growing national and international network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions. The shared branching network currently consists of thousands of locations nationwide, and hundreds in Ohio.

Look for the swirl! When conducting a transaction at a shared branching location, provide the host credit union's staff with your convenient ID card, member account number and photo ID. Search for convenient shared branching locations with the shared branching website www.sharedbranching.org. To get started call or visit us at 419-882-3525 or 6613 Maplewood in Sylvania.

**New Branch Location
Champion Credit Union
7525 Sylvania Ave.
at King Rd.**



CU SERVICE CENTERS
The Member-Friendly Financial Network



Got questions about services?

www.sylvaniaareafcu.com
or (419)882-3525

New Travel and Gift Cards

Since members are finding it hard to cash traditional travelers checks, the credit union has decided to discontinue the American Express Travelers Cheque Program. We are replacing them with a pre-paid VISA debit card you can use anywhere VISA is accepted. You use the travel card like you would a credit/debit card. The card is \$5 and can be re-filled up to three times. Load it from \$100-\$5000.

Because debit gift cards are so popular we are also offering a \$3 gift card you can fill up from \$10 to \$500 and you can use it anywhere VISA is accepted. You will receive a brochure on what to expect on each type of card.

Refinance Your Car Loan Today!

Refinance your car loan from another financial institution and get a great rate, as low as 5.46% APR for a 48 month term, plus a \$25 gas card. We are also offering with refinanced loans, no payments for the first three months of the loan! These days we could all use a little extra money. Let SAFCU help you free up some cash by lowering your monthly car payment and possibly lowering your loan rate too.

We can s-t-r-e-t-c-h your \$\$.

*Other great new offers from SAFCU are:

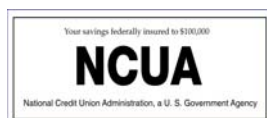
*New/used car loan as low as 5.70% APR, 60 month term.

*Extended terms available on certain models and pricing.

*Save money by financing at your credit union, with our no fee loans.

*Free \$25 gift card with every loan.

Now is a great time to purchase a new car. There are large inventories of new cars.



Share/Certificate Rates

| Type of Acct | Rate | Yield |
|-------------------------|------|-------|
| *Shares | | |
| \$150-over | .30 | .30 |
| *Ira | | |
| | 1.00 | 1.00 |
| *Share Draft | | |
| | .10 | .10 |
| Certificates/IRA | | |
| 3-months | | |
| \$500-4,999 | .75 | .75 |
| \$5000-over | .95 | .95 |
| 6-months | | |
| \$500-4,999 | 1.00 | 1.00 |
| \$5000-over | 1.05 | 1.06 |
| 12-months | | |
| \$500-4,999 | 1.35 | 1.36 |
| \$5000-over | 1.45 | 1.46 |
| 18-months | | |
| \$500-4,999 | 1.65 | 1.66 |
| \$5000-over | 1.75 | 1.76 |
| 24-months | | |
| \$5,000-over | 1.95 | 1.97 |
| | 2.00 | 2.02 |
| 36 months | | |
| \$500-4,999 | 2.25 | 2.27 |
| \$5,000-over | 2.35 | 2.37 |

*Rates are subject to change at anytime

*Dividends on shares, checking, and IRA shares are declared at the end of each quarter

**Certificates are declared at the end of each month

Financial Education and Sylvania Schools

SAFCU was pleased to donate to Sylvania Schools, 3 sets of Biz Kids, season one. The American credit union produced DVD set will provide financial education to 8th graders at Arbor Hills, Timberstone and Mccord Jr. High Schools in the district. The program is also shown on public tv at various times during the year.

Finance Your New/Pre-owned Vehicle at SAFCU

New Car Loan Rates have never been lower and with a no fee loan from SAFCU, you save money. You also receive a \$25 gift card to use as you choose.

Stop by and see Lynn or Pat today. Or Call 419-882-3525. You can also apply online and the application goes right to our Loan Department.