

# the PULSE



FALL 2010

Published for the Members of St. Agnes Employees Federal Credit Union

## Happy Credit Union Day 2010

We're celebrating a special day, and it's all about our commitment to you.

Join us October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At St. Agnes Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

This International Credit Union Day, we want to thank you for trusting St. Agnes Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union experience even better. Stop by on October 21 and say hello.

**LOCAL.  
TRUSTED.  
SERVING  
YOU.™**

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## Get all your ducks in a row.

WE'RE ALL FEELING A BIT OVERWHELMED RIGHT ABOUT NOW.

At times your bills make so much noise, you can't hear the voice of reason. Get all your bills on the straight and narrow with our debt consolidation options.

- 
- VISA® BALANCE TRANSFER • PERSONAL LOAN •
  - REAL ESTATE EQUITY PRODUCTS •
- 

We have all the financial options you need.

Call our Loan Officer at (410) 368-3227 or (410) 368-3127.

# College Scholarship

Are you or a family member headed off to college in 2011? Well, St Agnes Credit Union is pleased to announce a college scholarship opportunity that may make it easier for you to meet your tuition costs. The \$11,000 Credit Union College Scholarship Program for 2011 is underway now! Our college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship.

All eligible St. Agnes Credit Union members who apply for this scholarship will receive a \$25 Target® gift card and any credit union member awarded a scholarship from this program will also receive \$100 from us!

Deadline for applications is March 31, 2011. Awards will be made in May 2011.

This year's essay and video topic is:

How can our credit union best reach out to members, ages 18 to 25?

Any member of St. Agnes Credit Union who is entering their freshmen through senior year of college may apply. "We're pleased to offer this opportunity for our young members," noted Margaret Burdette, CEO. "The awardees receive needed financial assistance to help them meet their tuition expenses and the essay and video topics provoke innovative and useful responses to help us better serve our college-aged members."

Applications and complete details on the Credit Union College Scholarship Program can be found at: <http://cufound.org/scholarship.htm>

The Credit Union Foundation of MD & DC and its generous supporters make this scholarship possible.

\*Must be a St. Agnes Credit Union member and meet all requirements set forth by the Credit Union Foundation of MD & DC. Gift cards and final drawing occur after the scholarship winners are announced.



## Looking Back...

### I Should Have Borrowed From the Credit Union

Looking back, it's easy to see that you made a bad deal financing your car anywhere but the credit union. It's not too late to get out of reverse and drive forward. Talk to a loan officer about refinancing that loan. We may be able to save you hundreds of dollars.

Contact our Loan Officer at (410) 368-3227 or (410) 368-3127.

### New Car Loan Rates

<b>100% Financing</b>	<b>APR*</b>
up to 72 months	as low as** 3.90%
73-84 months	as low as** 4.90%

<b>80% Financing</b>	
up to 72 months	as low as** 3.50%
73-84 months	as low as** 4.50%

100% financing (not to exceed 100% MSRP), plus taxes, tags, warranties & credit insurance.

### Used Car Loan Rates

Model Year	APR*	Term
2002-2009	as low as** 5%	up to 72 months
	as low as** 7%	73-84 months

Amount financed will be the lesser of the purchase price or NADA retail value, plus taxes, warranties & credit insurance.

**Receive a 1/4% discount on your rate for loan payments made by automatic transfer.**

\*Annual Percentage Rate.  
\*\*Rates quoted are the lowest available (\*\*as low as"). Actual rate may differ and is dependent on the applicant's credit history.

## New Law Prompts Close Look at Your Credit Cards

Recent legislation called the Credit Card Accountability Responsibility and Disclosure Act (CARD Act) brings good news for cardholders. It prohibits some abusive, deceptive lending practices that big banks and national card issuers had been using and requires financial institutions to provide clearer information about how much their cards are costing cardholders.

St. Agnes Credit Union and other credit unions didn't use predatory lending tricks to jack up their fee income—we offer the same value in our credit cards as always. Many big banks, on the other hand, are hiking interest rates and charging new fees to replace lost fee income. It's a great time to evaluate the credit cards you have and determine which ones it makes sense to use. That analysis makes a credit union card look even better than ever.

Start with your credit card statements. They now include boxes that show how long it will take to pay off your balance if you make only the monthly minimum payments—and how much interest you'll pay over that time. They also show how much less interest you'll pay if you make larger payments and pay off the balance in three years.

You can use the information on your statements to compare your credit cards and determine which have the most advantageous terms. You also should continue to monitor your statements to see if the terms change.

Card issuers now have to provide 45 days notice before changing account terms, and new terms generally only apply to new transactions, not to existing balances. If one of your credit cards has disclosed an interest rate increase or new fees, don't add new transactions to it—just pay off the existing balance as quickly as you can.

If you're searching for a better credit card, look no further than St. Agnes Credit Union VISA® credit card. Our card offers a low fixed interest rate, no annual fee, reasonable grace periods, and great member service. Call us at 410-368-3227 or stop in today for more information.

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### VISA Classic

10.90% APR

### Visa Gold

9.9% APR%

### Visa Platinum

8.90% APR

## Go Paperless With e-Statements

Reduce clutter and get your statements faster when you switch to e-Statements. It's easy to do using CU Online. Log in to your account, select the "e-Statements" tab and follow the instructions. Once you've signed up, we stop mailing you statements. Instead, we'll e-mail a notice when your statement is available online. Once notified, all you need to do is log into your account via CU Online. If you would like a printed copy, choose the print function on your browser when you view your online statement.

If you are not using CU Online, visit our website - [www.saefcu.org](http://www.saefcu.org) - and click on the "Sign Up for CU Online" link on the left-side of the page to get started.

## Security Begins with You

Protecting your personal and financial data is extremely important to us. We have software and policies in place to do just that. To complement our efforts, we need you to do your part and be on guard for possible identity theft attempts.

**Remember:** St. Agnes Credit Union will never call, e-mail or text you asking you to provide your account number, card number or PIN. We recommend that you do not follow any links to web sites included in any text or e-mail messages that claim they are from St. Agnes Credit Union or someone representing St. Agnes Credit Union.

# Information CENTER

## Holiday Closings

Columbus Day	Closed - Monday, October 11, 2010
Veterans Day	Closed - Thursday, November 11, 2010
Thanksgiving	Closed - Thursday, November 25, 2010
Christmas	Closing at noon on Friday, December 24, 2010
New Year's	Closed - Friday, December 31, 2010

## Locations

St. Agnes Hospital  
900 Caton Avenue, Baltimore, MD 21229

Maiden Choice Medical Center  
720 Maiden Choice Lane, Suite E, Baltimore, MD 21228

## Hours

	St. Agnes Hospital	Maiden Choice Medical Center
Monday	7:30 am - 4 pm	8:30 am - 3 pm
Tuesday	7 am - 2:30 pm	8:30 am - 2:30 pm
Wednesday	8 am - 4 pm	8:30 am - 3 pm
Thursday	9 am - noon 3 pm - 6 pm	8:30 am - noon
Friday	7 am - 2 pm	8:30 am - 2 pm

## Telephone Hours

Same as office hours  
410-368-3125  
Press 3 to reach the hospital office  
Press 5 to reach the Maiden Choice office

## Quick Check (24 hour audio response)

410-368-8606

## Fax

410-869-8293 (Maiden Choice)  
410-368-3584 (St. Agnes Hospital)

## Lost & Stolen ATM & VISA Check Card

800-554-8969

## Lost & Stolen Visa Credit Card

800-808-7230

## Email

info@saefcu.org



### MOVING?

Once you're a SAEFCU member, you can take us with you when you change jobs or move. ONCE A MEMBER, ALWAYS A MEMBER.

SAINT AGNES  
EMPLOYEES FEDERAL  
CREDIT UNION

## LOAN RATES

LOAN TYPE	APR*
Personal Loans	as low as 9.90%
Share Secured	2% above current dividend rate
New Car Loans	as low as 3.50%
Used Car Loans	as low as 5.00%

## VISA® CREDIT CARDS

VISA Classic	10.90% fixed
VISA Gold	9.90% fixed
Visa® Platinum	8.90% fixed

## HOME EQUITY

Line of Credit	Prime** plus .25%
Closed-End/Fixed Rate	
5 year	5.99%
10 year	6.25%
15 year	6.75%

Loan rates are subject to change.

PLEASE VISIT OUR WEBSITE

[www.saefcu.org](http://www.saefcu.org)

FOR ALL LOAN AND SAVINGS RATES

\*Annual Percentage Rate

\*\*Prime rate as published on [www.moneycafe.com/library/primerate.htm](http://www.moneycafe.com/library/primerate.htm).

The equity loan rate is subject to change on the first day of the quarter (January, April, July & October) following a change in the prime rate. Minimum 3%.

\*\*\*Rates quoted are the lowest available ("as low as"). Actual rate may differ and is dependent on the applicant's credit history and/or term of loan.

## OUR FINANCIAL HEALTH AS OF August 31, 2010

Assets	\$40,176,999
Shares	\$35,608,705
Loans	\$21,113,766
Members	7,235

### Always Keep Your Contact Information Current

Remember to tell us when you have new contact information - mailing address, e-mail address, and cell, home or work phone numbers.

For your security, we must receive your changes in writing (with your signature). Changes can be faxed to 410-869-8293 or mailed to: SAEFCU, 720-E Maiden Choice Lane, Baltimore, MD 21228



This credit union is federally insured by the National Credit Union Administration. Equal Opportunity Lender.