

the PULSE



SUMMER 2010

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

Think It Forward: Save Money on Your New Car



Ready to move ahead on purchasing your new car? Think it forward and save money. Before you visit the dealer, talk to one of our loan officers at St. Agnes Employees Federal Credit

Union about financing options.

Arranging your financing in advance is like having the money in your pocket when you go car shopping. It gives you the upper hand when you start negotiating price. And, as a member of a cooperative you reap the benefits of the lower rates that St. Agnes Credit Union offers.

There's more: Forward thinking your financing takes the pressure off when dealers offer you their special low-rate financing (based on a higher sticker price). Be ready for that. Car dealers might offer you a rebate. Prepare yourself by doing the math. You can find auto loan rebate

comparison calculators at many reputable sites online, or try www.AutoLoanCalculator.org.

Often you'll find it's best to:

- Take the rebate.
- Negotiate a lower sticker price.
- Use the financing you prearranged with your credit union.
- Use the rebate as part of your down payment.

Using the rebate as part of your down payment reduces the total amount of the loan. You'll pay less in finance charges and have a smaller monthly payment.

Apply online at www.saefcu.org, call our Anytime Loan Application Service at 1-888-273-7228, or contact our loan officer at (410) 368-3227 or (410) 368-3127.

Too late? If you're at the dealership, and you didn't arrange your financing in advance, ask for St. Agnes Credit Union financing. It's almost always your best deal.

New Car Loan Rates

100% Financing
up to 72 months
73-84 months

APR*
as low as** 3.90%
as low as** 4.90%

80% Financing
up to 72 months
73-84 months

as low as** 3.50%
as low as** 4.50%

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

Used Car Loan Rates

Model Year
2002-2009
72 months
months

APR* Term
as low as** 5% up to
as low as** 7% 73-84

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

*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.

Celebrate Summer!

Summer Loan Special

Borrow up to \$2,000 for 1 year for as low as 7.90% APR*

Apply online at www.saefcu.org, call our Anytime Loan Application Service at 1-888-273-7228, or contact our loan officer at (410) 368-3227 or (410) 368-3127.

*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.

Congratulations To Our Scholarship Winner!

Congratulations to Jacob Reymann, winner of our 1st Annual SAEFCU College Scholarship. Jacob is a 2010 graduate of Catonsville High School will be attending Virginia Tech in the fall. Scholarships entries were judged on outstanding achievement in academics, volunteerism, and character.



Margaret Burdette (left) and Paul Coakley (right) present Jacob Reymann with a \$1,000 check.



Abbey Road On The River, the world's largest Beatles-inspired, five-day music festival is coming to town and cSt. Agnes Credit Union has a deal for you!

Arriving in Washington, D.C. at the exciting, new Gaylord Hotel at National Harbor for the first time in its nine-year run, Abbey Road On The River is the perfect Labor Day Weekend destination for any Beatles fan.

We've arranged for St. Agnes Credit Union members to purchase passes to the festival's biggest day, Saturday, September 4th, at 2-for-1 pricing!

Buy the \$30 all-day pass and get a second pass absolutely free! View festival details and the special credit union name ticket offer by visiting <http://www.abbeyroadontheriver.com/cufound.php> now.

Over 100 Beatles tribute concerts presented from bands from around the world performing on multiple stages in and around the Gaylord immerse you in the sounds that defined a generation. This festival has to be seen (and heard) to be believed!

Visit <http://www.abbeyroadontheriver.com/cufound.php> to be linked to your 2-for-1 tickets

Turn to Someone You Can Trust

"People helping people" is the fundamental philosophy on which credit unions were built. More consumers are discovering that credit unions have some important characteristics not always found at other financial institutions, such as personal service and customer advocacy.

Data from Forrester Research Inc. shows that customers of the biggest banks in the U.S. are the least likely to believe their financial institution does what's best for them as opposed to what's best for the bottom line, according to the 2009 Customer Advocacy Rankings. Americans often are wary of doing business with large profit-driven financial organizations--they believe these companies only are interested in their own bottom lines.

Credit unions, however, continue to remain near the top of the rankings, as they have in previous years, with 70% of credit union customers saying their financial institution puts their interests first. Members trust their credit unions, which are not-for-profit organizations. Members know the people at their credit union care about them and have the members' best interest at heart.

When you become a member of St. Agnes Employees Federal Credit Union, you'll always have a place where you belong. We offer a wide variety of programs and services designed to meet the unique needs of our members. Our customer-focused staff will be here to assist you face to face, and answer any questions you may have.

Whether it's to open a new account, to ask about a loan, or for any of your financial needs, stop in and see us today. We are here for you.

Protect your auto investment... with Guaranteed Auto Protection (GAP)

Did you know that if your vehicle were to be stolen or damaged beyond repair (totaled), your insurance company may not pay off the entire loan balance? That's because your insurance company settlement is based on the vehicle's actual cash value. And because of the way vehicle values decline, the outstanding loan balance is usually higher than the actual cash value. You could end up paying off a loan balance for a vehicle you can no longer drive!



Guaranteed Auto Protection (GAP) is designed to eliminate your unpaid auto loan balance in the event your vehicle is totaled or stolen. GAP supplements, but does not replace, your primary auto insurance coverage.

For the one-time cost of \$250 (other lenders and car dealers charge as much as \$600), GAP covers the difference between the actual cash value of your vehicle (primary insurance settlement) and your outstanding loan balance at the time of loss, less certain deductions like credit insurance or service warranty contracts. GAP pays up to 150% of the value of the vehicle at the time of loss. For motorcycles, RV's and boats it pays up to 125%.

GAP is designed for all drivers, whether you finance a new or used vehicle. It may even cover your insurance deductible – up to \$1,000 – as part of your claim settlement. And, the cost of GAP can be financed with your loan.

GAP will also give you \$1,000 towards your replacement vehicle when financed at the credit union.

For more information about GAP, please call our Loan Officer at (410) 368-3227 or (410) 368-3127.

GAP keeps you in the driver's seat!

The Savings Keep Growing For Credit Union Name Here Members With Invest in America



St. Agnes Credit Union is proud to participate in Invest in America, a unique program offering our

members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Credit Union Name Here, you can receive money-saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV and through ShopAmerica, a new online mall specifically for credit union members.

St. Agnes Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.

And The 2010 Election Winners Are...

The results from the 2010 Board of Directors elections are in, and two of our three incumbents were voted to serve on the board again. They are Dottie Horsmon and Dee Rose. Three new board members were elected: Bonnie Branham, Betsy Conover and Joan Tisdale. The following have to named to the Executive Committee: Paul Coakley, Chair; Bill Rayman, Vice Chair & Treasurer; and Dottie Horsmon, Secretary.

LOOKING FOR AN AFFORDABLE FAMILY VACATION?

SAVE with Discount Tickets to:

- HERSHEY PARK
- SIX FLAGS AMERICA
- MARYLAND ZOO
- NATIONAL AQUARIUM IN BALTIMORE
- DUTCH WONDERLAND
- BUSCH GARDENS WILLIAMSBURG
- MARYLAND RENAISSANCE (August)

Supplies are limited! To view discount ticket prices, visit www.saefcu.org/other.htm. To purchase your tickets, just stop by one of our branches.

Tickets must be paid for with cash or funds from your account.



Information CENTER

Holiday Closings

Labor Day **Monday, September 7, 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

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

FOR ALL LOAN AND SAVINGS RATES

*Annual Percentage Rate

**Prime rate as published on 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 May 31, 2010

Assets	\$40,765,381
Shares	\$36,179,867
Loans	\$21,098,187
Members	7,168



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.

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

SAINT AGNES
EMPLOYEES FEDERAL
CREDIT UNION



Equal
Opportunity
Lender