

# the PULSE



SUMMER 2011

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

## Achieve Your Goals With Our Home Equity Loans!



**HOME EQUITY**  
as low as

**4.50%**  
APR\*

**Fixed Rate**

**HOME EQUITY  
LINE OF CREDIT**  
as low as

**Prime Rate + .25%**  
APR\*

**Variable Rate**

Whatever your goal, achieve it with one of our Home Equity Loans. Take that dream vacation, finance a college education, consolidate our bills, make home improvements – the sky's the limit!

With a Home Equity Loan from SAEFCU, use the equity in your home to achieve practically any financial or personal goal. Enjoy a low fixed rate and flexible terms up to 15 years. Or borrow money as you need it – up to 80% of your home's equity – with a variable rate Home Equity Line of Credit. Even better, the interest on both may be tax-deductible so you could save even more (consult your tax advisor).

### Cash For Your Goals!

Reach your goals by using your home's equity. Stop by the credit union or call (410) 368-3127 for more information and an application.

\*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.

## Skip-A-Payment

Money tight? Worried about having enough money to make ends meet this month? Then worry no more.

St. Agnes Credit Union now offers Skip-A-Payment. Your loan must be in good standing and you must meet other criteria, as well. But the end result is the same – your worries over. Call us at (410) 368-3125 or visit our website at [www.saefcu.org](http://www.saefcu.org) for more information and an application.

## Bring the Family

If your relatives are not yet members of St. Agnes Employees Federal Credit Union, then this may be a great time to tell them they're eligible – just because you belong. So call your children, grandparents, grandchildren, parents and siblings too, and share the value of credit union membership, including lower interest rates on loans and a real commitment to personal service.

## Volunteer of the Year

Paul Coakley, Board Chairman of SAEFCU was honored as the Credit Union Volunteer of the Year at the Maryland & District of Columbia Credit Union Association (MDDCCUA) 2011 Annual Meeting and Convention. Congratulations to Paul!



*Miguel Boluda, Chairman, MDDCCUA (left) Paul Coakley, Chairman, SAEFCU (center), and Jennifer Simmons, Interim CEO/Chief Membership Officer of MDDCCUA (right).*



## We're Scoopin' Up a Great Loan Deal!

**Borrow up to \$2,000  
as low as 7.99% APR\*  
for 12 months  
...& get a free  
ice cream scooper!**

Apply online at [www.saefcu.org](http://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 Molly Rudrow, winner of our 2nd Annual SAEFCU College Scholarship. Molly is a 2011 graduate of the Institute of Notre Dame and will be attending Florida Institute of Technology in the fall.



Scholarships entries were judged on outstanding achievement in academics, volunteerism, and character.

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

## Robocalls: Not Just Science Fiction

They might sound like something out of a cheesy '80s sci-fi blockbuster, but robocalls are for real—and they're bad news.

If you've ever received a phone call from a recorded telemarketing message, you've probably been robocalled. Common robocallers often claim that your auto warranty is about to expire or that they can help you reduce the interest rate on your credit card. They'll try to sell you an extended auto warranty or interest-rate negotiation services.

But these calls aren't legitimate—they're trying to lure you into a scam. And if you take the bait, you could be out hundreds, or even thousands, of dollars.

The good news is that the Federal Trade Commission (FTC) is cracking down on these automated nuisances. Businesses now must have your written permission before they can call you with prerecorded telemarketing messages, regardless of whether you already have a relationship with the business.

This rule doesn't apply to some recorded messages. For example, informational messages still are legal—like appointment reminders or prescription pick-up messages from your pharmacy. Calls from political and charitable organizations also still are permitted, as are calls from financial institutions and telephone carriers you already do business with.

If you do encounter an unsolicited robocaller, never provide any personal or financial information. That includes your Social Security number, credit card number, account numbers, driver's license number, and Vehicle Identification Number.

And if you receive recorded telemarketing calls but have not agreed to get them, the FTC wants to know about it. File a complaint with the FTC at [donotcall.gov](http://donotcall.gov) or by phone at 888-382-1222.

Copyright 2010 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.

## See Us About a Debt Swap

Consumers have spent the Great Recession paying down debts. Evidence shows that savings have risen as debt has fallen, and that's a good thing.

Still, many people continue to struggle with high debt levels. If you're in that situation, maybe it's time to look at your debts in a new way.

If you qualify, you'll make better progress retiring those old debts by swapping them in for lower rate credit union loans. For example, nationally, credit union credit card rates are more than two percentage points less than other cards. For new auto loans, the rate difference averages just shy of two percentage points.

Bring your high-interest debts to a St. Agnes Credit Union loan officer. There's a very good chance you'll be able to reduce your interest rate, and that will make your payments go further and reduce your bills faster.

You can do better at your credit union. Swap out your high-interest rate loans for fair-rate credit union loans. Call (410) 368-3227 for more information.

Copyright 2011 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.

## 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!

## Hit The Road In a New Vehicle with Rates as Low as 2.90% APR\*

Have you always wanted to cruise down the street with the top down, or drive a bigger vehicle to fit all your family and their "stuff," or maybe it's a new sedan you'll be styling this summer. Whatever your vehicle options may be, come to SAEFCU for the financing and receive rates as low as 2.90% with various terms to meet your many needs and up to 100% financing.

We're here to help put you in the vehicle of your dreams. Contact our loan officer at (410) 368-3227, apply online at [www.saefcu.org](http://www.saefcu.org), or our Anytime Loan Application Service at 1-888-273-7228.

\*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.

## Make Your Summer Sizzle

### When you use an SAEFCU Visa® Card

Use your SAEFCU Visa Card to make your purchases. It's safer than cash or checks.

- No balance transfer fee
- No annual fee
- Low minimum payments
- Low FIXED interest rates
- Classic, Gold & Platinum Cards

Apply online at [www.saefcu.org](http://www.saefcu.org), call our Anytime Loan Application Service at 1-888-273-7228, or contact our Loan Officer at (410) 368-3227.

## Plan Ahead With Visa

Planning to travel outside of the US? Notify us before you go. Our fraud monitoring system reviews how and where your card is being used and is designed to block potential fraud if abnormal patterns are detected. Call us at (410) 368-3125 with your travel plans.

## Allpoint Network

Never pay an ATM surcharge again when you use your SAEFCU Visa® Check Card at any of more than **43,000 ATMs worldwide** in the Allpoint ATM Network. It's the largest surcharge-free ATM network in the country.



To find the Allpoint ATM closest to you, go to our website – [www.saefcu.org](http://www.saefcu.org).

## 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](http://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 and are non-refundable.



# Information CENTER

## Holiday Closings

Labor Day **Monday, September 5, 2011**

## 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 2.90%
Used Car Loans	as low as 2.90%

## 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	as low as 4.50%
10 year	as low as 5.00%
15 year	as low as 5.50%

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 May 31, 2011

Assets	\$42,781,485
Shares	\$38,155,439
Loans	\$21,360,775
Members	7,126



## 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