

the PULSE

WINTER 2011

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

Happy New Year!

Looking back over 2010, the credit union passed two milestones. One is the end of the first decade of the new millennium, and the second is four decades of service to our members. Our credit union is ranked 16th overall in the Baltimore metropolitan area and we continue to grow and prosper. We have maintained high ratings for safety and soundness by the National Credit Union Administration, our regulators.

We often comment on how fast time passes and indeed it does seem to slip by quickly as we reflect back on where we have been and how far we have progressed.

Our credit union continues to adjust to the changing times and remains a viable financial institution while so many are struggling or failing. The staff and volunteers of the credit union always keep members in mind as they make decisions on what course of action to take in addressing the challenges brought on by the economy. There are many economists who feel that we are slowly beginning to rebound from the "Great Recession" as indicated by certain key economic factors. Two major key indicators have improved – housing has increased slightly and auto sales are gaining momentum.

We strive to offer exceptional services, loan rates and savings rates to our members. During our annual retreat in October 2010, we identified specific opportunities to consider and threats to be dealt with as part of our self-examination. In order to meet the anticipated growth in our future, we are considering adding staff and expanding our office space to provide convenient, quality services to our members.

It is a joy to work with the credit union's dedicated staff and volunteers. Their knowledge and motivation is inspiring and we are truly blessed with having such wonderful, capable individuals! We are also very thankful for our member's loyalty and trust over the past years.

Our credit union is one that we all can be proud of and I look forward to seeing you at our Annual Meeting to be held this year on March 24, 2011.

We wish our members a Happy and Healthy, and Prosperous New Year!

Paul Coakley
Board Chairman

Serve Your Credit Union

St. Agnes Credit Union is currently seeking a volunteer to chair the Supervisory Committee. Experience in accounting or auditing is very helpful. Duties include loan reviews, cash counts, problem resolution, and working with outside auditors. This position is available immediately.

In addition, we are looking for members to serve on our Board of Directors. If you are interested in this exciting opportunity to become an active volunteer or would like additional information on serving your credit union, please contact Margaret Burdette at mburdette@saefcu.org or (410) 368-3126. Nominations must be received by February 11, 2011.



Why Throw Away Your Money? Save with Sprint!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! St. Agnes Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- * Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

College Scholarships

Are you or a family member headed off to college in 2011? St. Agnes Credit Union is pleased to announce several college scholarship opportunities that may make it easier for you to meet your tuition costs.

\$11,000 Credit Union College Scholarship Program will award ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship.

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

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.

St. Agnes Employees Federal Credit Union 2nd Annual College Scholarship will award one scholarship for \$1,000 to a high school senior who has shown scholastic excellence and involvement within the community. Additional information regarding this scholarship can be found at www.saefcu.org/2011scholarship or contact Lisa Winterton at (410) 368-3169. Deadline is March 31, 2011, and award will be made in May 2011.

The Education Exchange Scholarship (sponsored by ACCEL/Exchange®) will award a total of \$50,000 in scholarship money. There are four \$5,000 grant recipients and thirty \$1,000 grant recipients.

To get your application for this scholarship, please e-mail Lisa Winterton at lwinterton@saefcu.org or call (410) 368-3169. The deadline for this scholarship is March 15, 2011. Selections will be made by July 15, 2011.

Any student who wins one of the above scholarships will also be given an additional \$100 from St. Agnes Credit Union.

*Must be a St. Agnes Credit Union member and meet all requirements set forth by the Credit Union Foundation of MD & DC, Accell/Exchange & SAEFCU. Final drawing will occur after all scholarship winners are announced.

YOU CAN'T HIDE FROM



POST-HOLIDAY BILLS!

Borrow up to \$2,000 for as low as 8% APR* for 12 months

To apply, go 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.

*Annual Percentage Rate. Rates quoted are the lowest available ("as low as"). Actual rate may differ and is dependent on the applicants credit history. Offer expires January 31, 2011. Monthly payment for \$2,000 at 8% for 12 months is \$173.95

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 - and click on the "Sign Up for CU Online" link on the left-side of the page to get started.

Keep Your Personal Information

1. Never provide your personal information in response to an unsolicited request.
2. Do not open unsolicited e-mail or text messages.
3. Do not click on any links provided in unsolicited e-mails.
4. If you believe the contact may be legitimate, contact us yourself. We will never initiate a phone call or e-mail asking you any personal financial information.
5. Never provide your password over the phone or e-mail to an unsolicited request.
6. Review your account statements regularly to ensure all charges are correct.
7. If you believe you have been a victim of this kind of personal identification theft please contact a SAEFCU by e-mailing info@saefcu.org or call (410) 368-3125.
8. Report suspicious e-mail or calls to the Federal Trade Commission through the internet at www.consumer.gov/idtheft, or by calling 1-877-IDTHEFT.



Together We Can Do Anything

Toothpicks are weak. By itself, one skinny little toothpick breaks with the slightest force. But a handful of toothpicks bonded together is virtually unbreakable.

Similarly, your credit union is strong. That's because we're made up of the thousands of members who own the credit union and share a common bond. With your initial deposit in your share savings account, you became a member and an owner of the credit union.

As a member/owner, your views are important to us. So please accept our invitation to come together and celebrate our strength by attending our annual meeting.

Mark your calendar for our 2011

Annual Meeting to be held on

Thursday, March 24, 2011 at

St. Agnes Hospital's Alagia Auditorium

from 10 a.m. - 4 p.m.

Information CENTER

Holiday Closings

Martin Luther King Jr.'s Birthday Closed - Monday, January 17, 2011
 President's Day Closed - Monday, February 14, 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

E-mail

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 call for current rates.

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 NOVEMBER 30, 2009

Assets	\$40,669,899
Shares	\$36,085,849
Loans	\$21,196,623
Members	7,029



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