

the PULSE

FALL 2009

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

Why 186 Million People Worldwide Choose Credit Unions

On October 15, credit unions members around the world will join together to celebrate International Credit Union Day and this year's theme: Your Money. Your Choice. Your Credit Union. Do you remember why you chose St. Agnes Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At St. Agnes Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 53,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Stop by the credit union office to receive your special gift* in celebration of International Credit Union Day on Thursday, October 15, 2009.



YOUR CREDIT UNION™

*while supplies last

Achieve Your Goals With Our Home Equity Loans!

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

With a Home Equity Loan from St. Agnes Credit Union, 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).

Stop by the credit union, call (410) 368-3227 or visit us online at www.saefcu.org for more information.

*Annual Percentage Rate. Rates and terms are subject to change at any time. Prime Rate as published on www.moneycafe.com. 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. Rates quoted are the lowest available ("as low as"). Actual rate may differ and is dependent on the applicant's credit history and loan term.

LINE OF CREDIT

Prime Rate
plus 1/4%

Fixed Rate

CLOSED-END

as low as
5.99% APR*

Variable Rate



Your Savings— A Soft Place to Land

If today's economy makes you feel like you're falling further and further behind, maybe you need a safe, soft place to land.

A savings plan can help you build that cushion. We can help you set up a plan to help you meet your savings goals.

You'll be surprised how much more comfortable you'll feel when you have emergency savings to fall back on.

Bring the Family

If all your relatives are not yet members of St. Agnes Employees Federal Credit Union, then this is a great time to tell them – and it's all because you are a member! So call your mom, your son-in-law, your grandchild too, and share the value of credit union membership, including lower interest rates on loans and a real commitment to personal service.

NEED MONEY FOR CHRISTMAS?

Borrow up to
\$2,000 for
as low as* **4%** APR
12 month repayment

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.

*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. Offer expires 1/31/10.



Win up to 500,000 Points with the UChoose Rewards® YOU WIN Sweepstakes!

If you have registered your St. Agnes Employees Federal Credit Union Visa Check Card with UChoose Rewards, your name will be entered automatically into the UChoose Rewards YOU WIN Sweepstakes for a chance to win up to 500,000 points each time you use your card for qualifying purchases* from October 1 through October 31, 2009. Register now www.uchooserewards.com if you have not already done so.

There are 10 prizes being awarded:

- 1 shopper will win 500,000 points
- 1 shopper will win 200,000 points
- 1 shopper will win 100,000 points
- 3 shoppers will win 50,000 points
- 4 shoppers will win 12,500 points

Winners will be notified by November 16, 2009. Points can be redeemed to choose from millions of options, including products, travel, event tickets, and more!

Visit www.uchooserewards.com to register your card or log in and check out all the redemption options—and start using your card today!

Remember, every qualifying purchase counts as an entry. So the more you shop, the better your chances of winning!

*Subject to YOU WIN Sweepstakes Official Rules found at www.uchooserewards.com/youwinrules

VISA® Skip-A-Pay

Are your finances going to be a little tight around the holidays? If you need a little extra time paying your St. Agnes Credit Union VISA® bill, we invite you to skip your December payment*. Watch your November statement so you don't miss out on this opportunity.

*Interest will continue to accumulate on skipped payments, increasing your cost of borrowing. Some conditions apply.



Used Car Loan Rates REDUCED!

As low as **4% APR*** for up to **72 months**

As low as **5% APR*** for **73-84 months**

*APR=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 and loan term. Rate expires 12/31/09.

Information CENTER

Holiday Closings

Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Eve	Thursday, December 24 - closing at 1 pm
Christmas Day	Friday, December 25
New Year's Eve	Thursday, December 31 - closing at 1 pm
New Year's Day	Friday, January 1

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.



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 4.00%

VISA® CREDIT CARDS

VISA Classic	10.9%
VISA Gold	9.9%
Visa® Platinum	8.9%

HOME EQUITY

Line of Credit	Prime** plus .25%
Closed-End	
5 year	6.25%
10 year	6.50%
15 year	7.00%

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 AUGUST 31, 2009

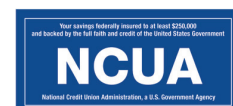
Assets	\$38,173,414
Shares	\$33,529,493
Loans	\$20,200,090
Members	7,162

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