

the PULSE

SPRING 2010

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

Does Your Credit Card Do What's Right For You, Even When No One Is Watching?

Does your credit card give you:

- A low interest rate?
- Easy to understand terms?
- No hidden fees?
- And no tricky accounting that forces you to pay more interest and fees than you should have to?

The Credit Card Accountability Responsibility and Disclosure Act of 2009 (Card Act) was designed to make other financial institutions do what St. Agnes Credit Union has been doing all along—operating in consumers' best interest. According to the New York Times, credit union credit cards are the ones other credit card providers should emulate.

So, why are you carrying around those other credit cards from issuers that so mismanaged your trust that the government was forced to make them do the right thing for you?

A St. Agnes Credit Union Visa credit card will give you:

- A fixed rate of 10.90% APR* on a Classic card
- A fixed rate of 9.90% APR* on a Gold card
- A fixed rate of 8.90% APR* on a Platinum card
- No annual fees

We've been doing the right thing for our members all along ... even when no one was watching.



**LIMITED
TIME
OFFER!**

Gather your high interest credit cards and department store cards, and consolidate everything on a SAEFCU Visa® credit card. You'll receive a **\$100 CREDIT*** applied after your balance(s) have been transferred and you'll have the peace of mind of a low-interest rate credit card!

Some credit card companies charge their customers a percentage to do a balance transfer, but we pay you!

Transfer today and start saving right away. Contact our loan officer at (410) 368-3227.

*One \$100 credit per member, per credit card account. Minimum balance transfer \$1,000. Offer expires May 14, 2010

Spring Into Action!



1.99% APR*

for one year on a
Home Equity Line of Credit

Contact our Loan Officer at (410) 368-3227 for details!

*APR=Annual Percentage Rate. Rate will change to current rate in effect one year from origination. No closing costs, application or credit report fee. \$175 appraisal fee. Minimum loan term is two years or reimbursement due to credit union. New loans only.

Go Green Loan

Purchase a vehicle with a combined MPG of 28 or higher, a hybrid car or make energy efficient home improvements with either a credit union auto loan or personal loan and receive a **1/4% loan discount**.

Personal Loans.....as low as 9.90% APR

New Car Loansas low as 3.50% APR

Used Car Loansas low as 5.00% APR

Contact our loan officer at (410) 368-3227 for details or apply online at www.saefcu.org.

All loans paid through an automatic transfer are qualified for an **additional 1/4% interest rate discount**.

Not all applicants will qualify for the lowest rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of the applicant.

Keep Your Account Information Safe and Secure

E-statements are a fast, safe and free way to retrieve your statement each month using CU Online. They contain the same information as your regular monthly (or quarterly) statement you receive in the mail. Each month, the statements are automatically posted and are available to view on CU Online.

If you are a current CU Online user, but have not yet signed up for E-statements, sign in to your account and click on the E-statement tab. Be sure to check the email address we have listed for you on CU Online - if it's incorrect click "Update email address".

If you are not signed up for CU Online, go to www.saefcu.org to print an application.

If you have any questions regarding CU Online or E-statements, contact Lisa Winterton at (410) 368-3169 or lwinterton@saefcu.org

Precious Cargo?



We'll Keep Them Safe

You've got precious cargo.

We can help you transport them carefully with a new auto loan. Whether you have a baby on board, are taking your little princess to ballet practice, or running your son and his buddies to the soccer field, you can feel safe and secure in a reliable vehicle with a loan from the credit union.

Debit Card / ATM Overdraft Fee Change

The Federal Reserve Board approved a new law that requires all financial institutions to provide consumers with the right to “opt in”, or consent, to overdraft fees for their ATM and Debit Card transactions. Today, our members who overdraw their accounts do so as a result of everyday debit card purchases and are charged an overdraft fee. Under the new law which is effective July 1, 2010, members will have to “opt in” for automatic overdraft protection. If members opt in and there are insufficient funds in their savings and/or checking account, the transaction will be approved and a fee will be charged. If members “opt out” and do not want to be charged a fee, the transactions will be denied.

More information will be sent to our checking account members within the next few months.



Membership News

Last year, in celebration of our 40th Anniversary, a membership contest was held. Each month we awarded, by a random drawing, \$40 to a member who joined SAEFCU during the previous month. As a result we had 471 new members in 2009.

A grand prize drawing was held with the 471 new members eligible to win. We are please to announce that Robert Woehlke was the winner of a \$400 cash deposit into his account. Congratulations Robert!

Don't forget, because you are a SAEFCU member, your family members are also eligible to join. It's one of the many ways the people you know and care about can benefit from a the great financial services you're already receiving from us.

Qualified famly members: spouse, child, sibling, parent, grandparent, grandchild, stepparents, stepchildren, stepsiblings and adoptive relationships.

How Credit Unions Benefit Consumers

Imagine that there are no credit unions, and see what might happen to these consumers.

	APR* CU/bank	Term (months)	Fees CU/bank	Monthly expense CU/bank	Total expense CU/bank	CU savings
Isaiah credit card \$3,000 balance	12%/25%	open	\$0/ \$35	\$400/ \$400	\$4,004/ \$5,353	\$1,349
Mary used-car loan \$10,000	6%/10%	48	0/0	\$235/ \$254	\$11,273/ \$12,174	\$901
Hector & Alicia mortgage \$110,000	6.5%/6.5%	360	\$600/ \$2,500	\$733/ \$733	\$250,298/ \$252,198	\$1,900

*Annual percentage rate

This table shows how much better life is for these three consumers because credit unions exist.

Source: CUNA's Home & Family Finance®

We're Here For You

It's a trap many Americans fall into every day. Your car breaks down, or you receive an unexpected bill, or you just need to catch up on household bills and you are unable to find the available cash to pay the amount due. We may be able to help you out.

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

Information CENTER

Holiday Closings

Memorial Day Monday, May 31, 2010
Independence Day Monday, July 5, 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 FEBRUARY 28, 2010

Assets	\$38,236,830
Shares	\$33,641,225
Loans	\$20,972,377
Members	7,085



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