



Quarterly News Resource of the Census Federal Credit Union

APRIL 2012

Don't Have Home Banking? Get It NOW!

Home banking is online convenience at your fingertips! Home Banking gives you 24/7 account access without having to leave your home or office PLUS there's no waiting in line. This FREE service allows you to perform the following transactions from your PC:

- Review up to one year's account histories and draft account balances
- Inquire to see details on a recently cleared draft
- Transfer funds to and from your accounts
- Make a withdrawal and have a draft sent right to your address on file
- Place a Stop Payment order on a draft
- And much more!

Call us or stop by our office today to sign up. You'll wonder how you ever got by without it!



Coinstar[®] Now Available at Our Office!

Members will be happy to know that a Coinstar machine is available to use with no convenience fee at our office. Now it's easy to bring in the contents of your coin jar from home — or empty your change purse — drop it in, and receive cash back. No more rolling loose change for deposit! At the machine, you can also purchase gift cards at some of your favorite merchants, like Chili's, Papa John's, Lands' End and more! Coinstar is a good way to make an instant donation to the American Red Cross and other charities, too. So start putting that change to good use today!



Spring Auto Loan Sale! Now it's even easier to buy your new car

We've dropped our auto loan rates to help you get into that new car you're planning for! Even if you've recently purchased a car, you can refinance your car loan from an outside lender and take advantage of these REDUCED RATES! (*No refinances of existing Census FCU auto loans.*)

NEW AUTOS (up to 100% financing)

Term	Annual Percentage Rate
36 mos.	3.50%
48 mos.	3.75%
60 mos.	4.00%

Be sure you get your loan pre-approval before you shop for your new or used car! Apply online or stop by our office for a loan application today.



COMING SOON!

New & Improved Home Banking!

Our online banking users may notice a few changes to the system in the upcoming months due to a change in our service provider. Specifically, you will need to reset your password for security purposes. Here are a few guidelines to follow when choosing a new password:

Account Update

Please update my account information with the following information:

Name: _____

Account Number: _____

Mother's Maiden Name: _____

Email Address: _____

Fax to: 301-735-8367

- Must be 6-12 characters in length
- Must include both upper and lower case letters
- Must include a number and a symbol
- You must be sure that your mother's maiden name is currently in our system

Please update your information by completing the form on the left and submit your information by fax, mail or in person at the credit union. We appreciate your help. Watch for new prompts!

CHECK OUT OUR WEBSITE: www.censusfcu.com

We Miss You! Important Information Regarding Inactive Accounts

If haven't utilized the credit union in over two (2) years, you may want to contact our Member Services Representative at (301) 763-0287 or (800) 343-6788. We are asking our inactive members to reactivate their accounts with the credit union ASAP to avoid a new annual service fee of \$35.00, which will become effective April 30, 2012.

You CAN avoid this fee! Take the time to remember all the very good reasons why you like the credit union: low-rate loans, attractive savings programs, convenience services and quality member service . . . the list goes on! We're always adding new services and loan promotions to help you more easily manage your finances, which is especially important in a tough economy. We are also available to help you restructure debt to avoid bankruptcy or other financial hardships. Contact us today to make a deposit or to set up payroll deduction.



RATES

Effective April 1, 2012

ANNUAL PERCENTAGE RATE

SAVINGS
Please contact the credit union at 301-763-0287 or (800) 343-6788 or go to www.censusfcu.com.

SIGNATURE
Up to 3 yrs. 10.50%
4 yrs. 11.50%
5 yrs. 14.50%

REDICASH 16.50%

BALANCE CONSOLIDATION 14.50%

PREMIER LINE 9.00%
Variable Rate Loan Based on 3% over Wall Street Journal Prime with a 9% floor

SHARE SECURED
Up to 60 months 3.00%

NEW AUTOS
36 mos., 100% financing 3.50%
48 mos., 100% financing 3.75%
60 mos., 100% financing 4.00%

USED AUTOS (Model Years 2009-2012)
36 months 4.25%
48 months 4.50%
60 months 4.75%
Percentage down does not include tax, tags or extended warranties.

Model Years 2006-2008
48 mos., 90% financing 6.50%

MOTORCYCLES
New 6.75%
Used 7.75%

BOATS & RVs (NEW)
Up to 10 yrs. 7.75%

BOATS & RVs (USED)
Up to 7 yrs. 9.00%

CERTIFICATE SECURED
2.0% above face of Certificate (rate rounded up to a full percentage point)

2nd TRUST (FIXED RATE)	<70% LIV	70% LIV	80% LIV
5 yrs.	5.55%	5.79%	6.24%
10 yrs.	5.55%	5.99%	6.74%
15 yrs.	5.55%	6.19%	7.24%

HOME EQUITY
5 yrs. 6.00%
(variable rate tied to Prime)
Rates subject to change without notice.

...to the CFCU Annual Meeting on June 20, 2012

The Census Federal Credit Union cordially invites all members to attend this year's Annual Meeting on June 20th at noon in the auditorium at the Census Bureau Conference Center. Come join us for light refreshments and meet the staff, candidates and Board of Directors. This is your chance to be a part of deciding which of your fellow members will represent the credit union as volunteers!

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Nominations Now Being Accepted for the Board of Directors

Are you interested in becoming a candidate for the Board of Directors? There are currently three vacancies on the Board for this election. Nominations will begin on May 2nd and run through May 16th. Members who are interested in submitting their names for the election process may contact Lisa Draper via email at lisa.r.draper@census.gov. You may also reach Ms. Draper at 301-763-7563 if you have questions; however, all nominations must be submitted in writing.

VOTE

for Your Board of Directors!

Would you like information on our candidates? From May 23rd through June 20th, candidate profiles will be available in our branch including pictures and biographies. Elections will begin when the credit union opens on June 11, 2012, and will end on June 15, 2012. Voting will be held in the lobby of the credit union during normal working hours. Results of the election will be announced at the Annual Meeting on June 20th.

Holiday Closings

Memorial Day — Monday, May 28
Independence Day — Wednesday, July 4

BOARD OF DIRECTORS

Duane Cavanaugh . . . *Chairperson (Acting)*
Francis Boucher *Treasurer*
Robert Scott *Secretary*
Robert Cleveland . . . *Director*
Gerard Moore *Director*
Charles Tyler, Jr. *Director*

MANAGEMENT

Pamela S. Hout *President/Chief Executive Officer*

FINANCIAL FOCUS

Assets	\$60,828,409
Savings	\$50,234,451
Loans	\$23,785,889
Members	6,000



4600 Silver Hill Road, Room 1K250
Washington, DC 20233
For loan payments and member correspondence, please use mailing address:
P.O. Box 733, Suitland, MD 20752
301-763-0287 • 1-800-343-6788
Fax: 301-735-8367
Internet: www.censusfcu.com

SUPERVISORY COMMITTEE

Lisa Donaldson, Chairperson
Jennifer Whitaker
Robert Cleveland
James Burton



Federally Insured by NCUA

