



Quarterly News Resource of the Census Federal Credit Union

JULY 2012

Checklist Before You Visit the Dealer . . .

This is a great time to start researching your new vehicle and have all your ducks in a row so, when you're ready to buy, your financing will be in order, your research completed and your best deal in hand.



Determine How Much You Can Spend

Create a budget. According to most financial planners, a monthly auto payment should be no more than 20% of your gross monthly income. Get your loan pre-approved at the credit union before you shop.



Research Online

The internet is a great resource, but we also partner with MVCP and ABCD Buyers Club for the best deals around. You can also check out the United Buyers Service (UBS) book at our office.



Set Your Price

Figure out the cost for vehicle options and subtract any rebates or incentives currently offered for a new vehicle. Used or Certified Pre-owned vehicles are also a smart option. If you have a trade-in, find out how much it's worth by checking the Kelly Blue Book value at www.kbb.com.



Negotiate

Negotiate up from invoice, not down from Manufacturer's Suggested Retail Price (MSRP) or "sticker" price on a new vehicle. On a used vehicle, negotiate up from wholesale value, not down from retail value.



Credit Union Financing Is Usually Your Best Bet

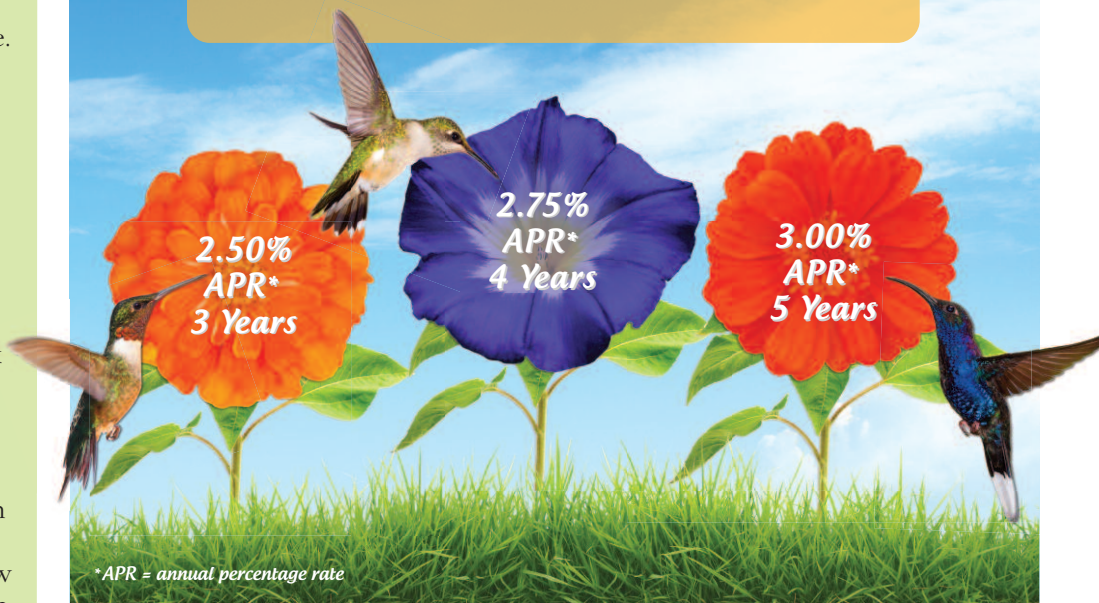
Don't be fooled by 0% or low-interest-rate financing. Often, these rates are available to the buyer in lieu of any rebates on the vehicle. It's usually one or the other . . . not both. The general rule of thumb is to take the savings up front, because if you sell or trade in the car before the term is up,

Summer Auto Loan Sale! Our New Auto Rates to *HUM* About This Summer

- 100% financing available
- Flexible terms
- Life and disability insurance available
- GAP insurance available
- Pre-approval takes the stress out of shopping
- Use our MVCP partnership to get the best price

See us about our great used vehicle rates or to refinance that auto loan you got somewhere else.
(Saving money makes everyone hum!)

Apply online at www.censusfcu.com.



then you haven't really maximized the full 0% savings you thought you were getting up front.



Test Drive

Don't ever buy a car without taking a test drive (in the vehicle you are planning to purchase), even with a new vehicle! With a used vehicle, we recommend that you request a conditioning report and have your own mechanic inspect the vehicle. Some dealers now call these conditioning reports "certification." A certified used vehicle is usually a little more expensive, but can include a warranty and special financing terms.



CHECK OUT OUR WEBSITE: www.censusfcu.com

Swing into Summer with Census FCU

June 1 – August 31

8.5%
APR*

\$4,500

Terms to 36 months

- Vacation
- Home Improvements
- Summer Classes

Apply today. This offer ends
August 31!
See a representative for details.

*APR = annual percentage rate. Subject to credit approval. Sample payment: \$4,500 for 36 months at 8.5% APR = \$143 monthly. Rate subject to change. See credit union for terms and conditions.

Verified by VISA Secures Your Credit Cards

Do you like shopping online? Now you can get an extra layer of security when you shop online.

In addition to our other ways of preventing, detecting, and resolving fraud, we offer Verified by Visa, a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction.

Activate the Verified by Visa feature

It's easy and only takes a few moments to activate Verified by Visa. You can activate it on the secure Visa site at <https://verified.visa.com/aam/data/default/landing.aam>, at your participating issuer's site or during the checkout process at a participating online merchant. However you do it, your information is protected.

Shop at participating online merchants

Look for the Verified by Visa symbol, and you'll know where you can shop online with extra security. For a list of participating online stores, visit the Places to Shop section at www.usa.visa.com.

Holiday Closings

Independence Day — Wednesday, July 4

Labor Day — Monday, September 3



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



Federally
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NCUA



SUPERVISORY COMMITTEE

Lisa Donaldson, Chairperson
James Burton
Robert Cleveland
Cynthia Hollingsworth
Jennifer Whitaker

RATES

Effective July 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

2 yrs. 9.50%
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 2.50%
48 mos., 100% financing 2.75%
60 mos., 100% financing 3.00%

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

Up to 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% LTV	70% LTV	80% LTV
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.

CONGRATULATIONS to Our Newly Elected Board of Directors!

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	\$62,452,642
Savings	\$51,811,592
Loans	\$22,558,978
Members	5,000



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