



Quarterly News Resource of the Census Federal Credit Union

SPRING 2013

CFCU Can Help with Cashflow During Furloughs

We realize that your money situation may be tight during sequestration, and we want to be as flexible as we can for members who have been forced to take furloughs. From April 2nd through December 31st, furloughed members can apply for a free "skip pay" for one calendar month of payments. Even if you have already received a skip pay for January, February or March, you may apply again.

It's easy – simply submit the Skip Pay Request form along with a copy of a recent paystub showing reduced income from the furlough. Your request will be processed by our loan officers and you will be on your way to payment savings.

Get started! Submit your request by fax to (301) 735-8367 or by email to lababio@censusfcu.com or aspencer@censusfcu.com or drop it off in person in our lobby. Remember: you must attach a paystub showing the furlough reduction. For more information, call Ann Spencer at (301) 763-0289 or Latasha Ababio at (301) 763-0288.

*Skip pays do not apply to second/home equity loans.

You're Invited to the CFCU Annual Meeting on June 26, 2013

The Census Federal Credit Union cordially invites all members to attend this year's Annual Meeting on June 26th 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!



Shape Up Your Bills This Spring with Our Consolidation Loan!

Is your monthly budget still strained by credit card bills? Are you trying to make ends meet in a tough economy? You're not alone. We can help you put your best foot forward this spring by helping you get a handle on debt.

Consolidate and Save!

We are now offering consolidation loans in amounts up to \$12,500 to consolidate your bills. Imagine saving money with one easy payment over a fixed term! One check. Less interest. Save money. Why wait?

We are now offering the following rates and terms thru June 30, 2013:

8.50% APR* **24 months**
9.50% APR* **36 months**

This is MUCH lower than what you're likely to pay on department store cards and even some bank cards. Combining your debt into a one credit union loan over a fixed period of time with a low fixed rate will save you money, and more importantly, help you feel like you can manage payments a little better.

A few restrictions will apply:

- We will make your loan checks payable to your creditors once you sign an agreement letter to close those accounts.
- This can ONLY be used for consolidation purposes.
- You must sign up for Payroll Deduction to repay your loan.

Contact a loan officer today for more information, or you can apply online or in-branch.

*Annual Percentage Rate



Spring Savings on Auto Loans!

We've made it even easier to buy your new car

Spring has sprung, and good deals on new cars are popping up all over! If you've decided to buy a new vehicle, don't forget to see us first to line up your financing. We're currently offering rates as low as 2.50%* Check it out:

NEW AUTOS (up to 100% financing)

36 mos. 2.50%
48 mos. 2.75%
60 mos. 3.00%

REFINANCE ANOTHER LOAN. 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.) Be sure you get your loan pre-approval before you shop for your new or used car so that you'll know how much car you can afford.

Apply online or stop by our office for a loan application today.

*Annual Percentage Rate



CHECK OUT OUR WEBSITE: www.censusfcu.com

Do You Know Your Credit Score? Get a Free Credit Report Today!

Do you know your credit score? Your credit score captures your financial picture, taking into consideration your payment history, lines of credit available, outstanding balances and much more. A good credit score can make the difference in getting a favorable loan rate to buy a house, car and many other items. You can get a free copy of your credit report today by logging onto www.annualcreditreport.com. This central site allows you to request a free credit report once every 12 months from each of the nationwide consumer credit reporting companies: Experian, Equifax and TransUnion.



CREDIT SCORE

- EXCELLENT
- GOOD
- AVERAGE
- POOR

You may also request a free credit report by phone or mail:

PHONE: 1-877-322-8228
MAIL: Annual Credit Report Request Service
P.O. Box 105283, Atlanta, GA 30348-5283

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, which will become effective April 30, 2013.

You CAN avoid this fee! Remember why you joined the credit union in the first place? 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. 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.



Nominations Now Being Accepted for the Board of Directors

Are you interested in becoming a candidate for the Board of Directors? There are currently two vacancies on the Board for this election. Nominations will begin on May 8th and run through May 22nd. 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 29th thru June 26th, candidate profiles will be available in our branch, including pictures and biographies. Elections will begin when the credit union opens on June 17, 2013, and will end on June 21, 2013. 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 26th.

RATES

Effective April 1, 2013

ANNUAL PERCENTAGE RATE

TERM

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%

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%

Add 1% to these rates for 110% financing (incl. tax and tags)

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.

Holiday Closings

Memorial Day —
Monday, May 27

Independence Day —
Thursday, July 4

BOARD OF DIRECTORS

- Duane Cavanaugh . . . *Chairman*
- Gerard Moore *Vice Chairman*
- Francis Boucher *Treasurer*
- Robert Scott. *Secretary*
- Jeffrey Barnett *Director*
- Ross Klinedinst *Director*
- Charles Tyler, Jr. *Director*

MANAGEMENT

Pamela S. Hout *President/Chief Executive Officer*

FINANCIAL FOCUS

Assets	\$62,727,629
Savings	\$52,445,101
Loans	\$18,291,478
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

- Robert Cleveland, *Chairperson*
- James Burton
- Cynthia Hollingsworth
- Jennifer Whitaker



Federally Insured by NCUA

