



## Quarterly News Resource of the Census Federal Credit Union

WINTER 2014

### New Year = New Budget!

While New Years' resolutions often don't last, this is a great time to be thinking about your financial goals. We encourage you to be creative and really think about things you buy, things you can sell, and how you can save. Taking a financial inventory can help you see where you can save money to make ends meet or save for an unexpected loss of income.

Realistically, how many of us are really on any type of spending plan? No matter what your income, it's all going somewhere. When the price of something as basic as food or gasoline jumps, you can't just say you'll do without it. And unless your salary goes up every time gasoline prices spike, it's going to come from somewhere. Wouldn't it make sense to know where that somewhere is?

**Make a budget!** Get started by identifying your reliable sources of income: salary, retirement, social security, child support, or even unemployment insurance. Next, detail your expenses, taking care not to leave out anything, no matter how small. Any surprises? Understanding the difference between wants and needs is key to balancing your family's budget. Fixed expenses—like rent, utilities, transportation, and food—truly are needs. Expensive dinners out, and \$4 lattes on the way to work, are not. Are you willing to give up some luxuries for some peace of mind? Finally, align your money with your values. If it's really important for you to have the hot convertible, then you may need to economize elsewhere. Remember, a little belt-tightening can help you make ends meet now, and maybe give you a savings cushion for the future.

Please contact us for advice! We are always happy to lend a hand in restructuring your financial plan or evaluating your bills to best fit YOUR needs. In the meantime, use the chart to the right to get you started on your way to a balanced budget.

## Roll into the New Year with a New Car!

**Make it Happen with Special Auto Loan Rates EXTENDED thru March 31, 2014!**

If you thought you missed out on our special sale rates in the Fall...good news! We are extending these rates through March 31, 2014. This applies to both new and used auto loan rates. 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 to get your loan preapproval to make your purchase quick and efficient, or just call or come by and speak to a loan officer. Here's the deal on rates:

### New Automobiles

Annual Percentage Rate	Term
2.00%	3 Year
2.25%	4 Year
2.50%	5 Year



### Used Automobiles

(Model years 2011 -2014)

Annual Percentage Rate	Term
3.75%	3 Year
4.00%	4 Year
4.25%	5 Year

### Easy ways to save on everyday expenses:

- Use coupons at the supermarket. Some good resources are: RetailMeNot.com, CouponMom.com, CouponCabin.com and Coupons.com.
- Buying store-brand products will also help you save and they're often just as good as name brands.
- Consider skipping the daily lattes, reduce eating take out, brown bag it or cook at home more often.
- Call your cable company to downgrade or bundle—or get rid of cable altogether.
- Ditch your landline if you don't need it.
- Keep your eye on mortgage rates and consider refinancing if they're lower than your current rate.
- Look around the house: turn off lights, get a programmable thermostat and perform an energy audit at [www.energystar.gov](http://www.energystar.gov).
- Carpool and take public transportation to save big on gas/car maintenance; calculate how much you could save by using the free calculator at [ridesearch.com](http://ridesearch.com).

### Monthly Expenditure And Evaluation Chart

EXPENSES	Amount
Groceries	
Dining Out	
Mortgage or rent	
Utilities (phone, cable, Internet, Mobile)	
Clothing	
Auto loan/transportation	
Gifts	
Childcare	
Gas/Oil/Electric	
Savings	
Insurance (Car, Life, etc.)	
Miscellaneous	
<b>TOTAL:</b>	
<b>MONTHLY INCOME:</b>	
Salaries:	
Rental Property (if any):	
Other Income:	
<b>TOTAL :</b>	

Popmoney® is here!

Person-to-Person Payments Made Easy, Convenient and Secure

We have a new enhancement for home banking—Popmoney! Popmoney allows you to send or request payments directly from our home banking service using only the recipient's email address, mobile phone number, or account information.

Easy to Send, Simple to Receive

It only takes four easy steps to send a Popmoney payment:

- 1. To send a payment, sign into your online account and enter the recipient's email address or mobile number and the amount of the payment.
- 2. You've got money! The recipient receives an email or text with a personal greeting from the sender.
- 3. If the recipient's financial institution is in the Popmoney network, they use their online banking application to accept the payment. If not, the recipient tells Popmoney.com where to deposit the money.
- 4. Money moves directly from sender's to recipient's bank account. Popmoney uses the same network the world's financial institutions use to move billions of dollars a day.



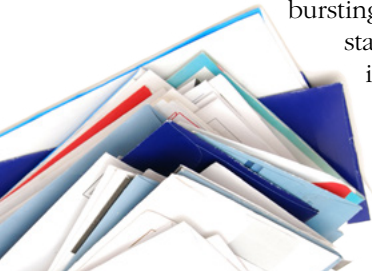
Holiday Bills Got You Down?

You can open your CFCU Christmas Club account by funding it easily using Payroll Deduction throughout the year.



Now that the bills have arrived, try to pay them off ASAP and make a better plan for 2014. We have a suggestion: the Christmas Club account! You can open your CFCU Christmas Club account by funding it easily using Payroll Deduction throughout the year. Once you determine approximately how much you spend during the holiday season, divide that amount by the number of paychecks you receive each year. Then, arrange for this amount to be taken out of your check each payday. It's an easy, smart and painless way to save for the holidays! Call our office or stop by for an application.

Save paper in 2014: Sign up for E-Statements today!



Do you dread opening the mail when statements arrive—all the pages and wasted paper? Are your home filing cabinets bursting at the seams? Do you spend time shredding old statements? Make your life easier and save a tree or two in the process by signing up for E-statements today. We'll store one year of statements electronically and save you from all that shredding. You can also get e-statements from other creditors. Remember that using E-statements is safe and easy, so contact us today to set it up.

Holiday Closings

- New Year's Day — Wednesday, January 1
- Martin Luther King, Jr. Day — Monday, January 20
- Presidents Day — Monday, February 17



**CENSUS**  
FEDERAL CREDIT UNION

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](http://www.censusfcu.com)

SUPERVISORY COMMITTEE

- Robert Cleveland, *Chairman*
- James Burton
- Carrie Dennis
- Cynthia Hollingsworth
- Jennifer Whitaker



Federally Insured by NCUA



RATES

Effective January 1, 2014

ANNUAL PERCENTAGE RATE

**SAVINGS**  
Please contact the credit union at 301-763-0287 or 800-343-6788 or go to [www.censusfcu.com](http://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 2011-2014)**  
36 months ..... 4.25%  
48 months ..... 4.50%  
60 months ..... 4.75%  
Percentage down does not include tax, tags or extended warranties.

**Model Years 2008-2010**  
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.*

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	\$63,170,841
Savings	\$53,266,426
Loans	\$15,524,766
Members	5,000