

### Motorcycle Loans Reduced! Special Rates for Spring!

Have you been craving the wind in your face as you glide down the highway? Make it happen with a little help from your credit union! During May and June, new motorcycle loan rates will be slashed to 4.99% APR\* and used rates will be 5.69% APR.\* If you've been waiting for the right time . . . the time may be NOW! Rates may never be this low again. Contact a loan officer today and begin the process of buying your dream cycle!

\*APR = Annual Percentage Rate; certain restrictions apply.

### Refinance or Buy Your Home with Help from CUMA

Have you thought about refinancing your home lately? Time to turn those thoughts into action! The lowest rates in years have many people scrambling to lock in low rates, and they're saving hundreds on loan payments each month. This could be YOU! If you are looking to refinance, trade up or buy for the very first time, please see us first.

Census FCU is affiliated with the **Credit Union Mortgage Association (CUMA)**, a service organization owned by over 30 area credit unions. CUMA offers a full range of mortgage products to fit every need and every budget: Conventional 15- and 30-year fixed rate loans, Adjustable Rate Mortgages (ARMs) and Jumbo loans. The application process can be done over the phone or by fax, and they are available nationwide. (Loans are underwritten through CUMA, but held by the credit union.) For our current rates, call (703) 425-1204. Be sure to mention that you were referred by CFCU!

### Give Your Home An Extreme Makeover This Spring!

#### Our Special Second Trust Rates Can Make It Happen

Spring has sprung! And it's time for you to take advantage of the lowest mortgage rates the country has seen in years! Are you getting ready to tackle an extreme makeover on your home? Or maybe you are trying to make ends meet in a tough economy while juggling holiday debt. Perhaps a second trust on your home can make your dream renovation a reality OR help to lower your monthly obligations and give you some peace of mind.

Now thru June 30, 2011, we have reduced our fixed-rate Second Trust rates to help members achieve their goals—whether it's to consolidate debt, buy a new car, pay for a wedding, make home improvements, or provide funding for some other project, like a new deck or patio. Don't forget that you can enjoy some tax savings by borrowing against your home with a Second Trust loan. *(We recommend that you consult your tax advisor for details.)* Please note that if you currently have a Second Trust with CFCU, you will be eligible for these special rates as long as you are obtaining at least \$10,000 in new money.

Following are the special rates for this promotion:

TERM	Annual Percentage Rate < or = to 70% Loan to Value	Annual Percentage Rate 71 - 80% Loan to Value
1 - 60 months	3.75%	4.00%
61 - 120 months	4.00%	4.25%
121 - 180 months	4.25%	4.50%

Call or drop by to begin the process to secure these special rates!

\*Annual Percentage Rate for Tier 1 credit; promotional interest rate based on your credit score. Primary residences in the MD, VA and DC areas only. Certain restrictions may apply.

### Tax Refund on the Way? Put It to Good Use!

If the numbers lined up in your favor this year, and you're waiting for a refund, be sure to put it to good use. Extra money in your checking account can magically disappear unless you have a plan to 1) save, 2) pay off bills or 3) go on a spending spree. In this economy, we recommend options #1 and #2. Consider using all or part of your tax refund to boost your savings in the following way:

- Fund your IRA
- Open a certificate — to save for the future or a special purpose, like the down payment for a new car
- Start an emergency fund
- Reduce debt
- Open a college savings plan
- Open a Christmas Savings Club account

And while you're in the savings mode, enroll in direct deposit to have your paycheck deposited to your account each payday to make sure the savings habit sticks! For more information, go to [www.censusfcu.com](http://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, which will become effective April 29, 2011.

You CAN avoid this fee! Why not take the time to remember all the very good reasons why you joined Census FCU 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, 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. Or you may even be interested in one of our loan specials in this newsletter. We would love the opportunity to show you a better financial alternative than your bank. Contact us today!

## You're Invited to the CFCU Annual Meeting on June 21, 2011

The Census Federal Credit Union cordially invites all members to attend this year's Annual Meeting on June 21st 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!

## 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 3rd and run through May 17th. Members who are interested in submitting their names for the election process may contact Lisa Draper via email at: [lisa.r.draper@census.gov](mailto: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 24th thru June 21st, candidate profiles including pictures and biographies will be available in our branch. Elections will begin when the credit union opens on June 13, 2011, and will end on June 17, 2011. 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 21st.



### Holiday Closings

**Memorial Day** — Monday, May 30  
**Independence Day** — Monday, July 4



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  
 Helena Best  
 Francis Boucher  
 Lisa Donaldson  
 Jennifer Whitaker



## RATES

Effective April 1, 2011

TERM	ANNUAL PERCENTAGE RATE
<b>SAVINGS</b>	
<i>Please contact the credit union at 301-763-0287 or (800) 343-6788 or go to <a href="http://www.censusfcu.com">www.censusfcu.com</a>.</i>	
<b>SIGNATURE</b>	
Up to 3 yrs. . . . .	10.50%
4 yrs. . . . .	11.50%
5 yrs. . . . .	14.50%
<b>REDICASH</b> . . . . .	16.50%
<b>BALANCE CONSOLIDATION</b> . . . . .	
	14.50%
<b>PREMIER LINE</b> . . . . .	
Variable Rate Loan	Based on 3% over Wall Street Journal Prime with a 9% floor
<b>SHARE SECURED</b>	
Up to 60 months . . . . .	3.00%
<b>NEW AUTOS</b>	
36 mos., 100% financing . . . . .	3.99%
48 mos., 100% financing . . . . .	4.19%
60 mos., 100% financing . . . . .	4.39%
72 mos., 100% financing . . . . .	5.39%
84 mos., 100% financing . . . . .	6.39%
<i>Add 1% to these rates for 110% financing (incl. tax &amp; tags). Finance amt. over \$25,000: terms to 72 months. Finance amt. over \$30,000: terms to 84 months.</i>	
<b>USED AUTOS (Model Years 2008-2011)</b>	
36 mos., 100% financing . . . . .	4.49%
48 mos., 100% financing . . . . .	4.69%
60 mos., 100% financing . . . . .	4.89%
72 mos., 100% financing . . . . .	5.89%
<i>Percentage down does not include tax, tags or extended warranties.</i>	
<b>Model Years 2003-2007</b>	
48 mos., 90% financing . . . . .	6.79%
<b>Model Years 2000-2002</b>	
36 mos., 90% financing . . . . .	7.79%
<b>MOTORCYCLES</b>	
New . . . . .	6.75%
Used . . . . .	7.75%
<b>BOATS &amp; RVs (NEW)</b>	
Up to 10 yrs. . . . .	7.75%
<b>BOATS &amp; RVs (USED)</b>	
Up to 7 yrs. . . . .	9.00%
<b>CERTIFICATE SECURED</b>	
<i>2.0% above face of Certificate (rate rounded up to a full percentage point)</i>	
<b>2nd TRUST (FIXED RATE)</b>	
5 yrs. . . . .	<70% LIV 5.55% 70% LIV 5.79% 80% LIV 6.24%
10 yrs. . . . .	5.55% 5.99% 6.74%
15 yrs. . . . .	5.55% 6.19% 7.24%
<b>HOME EQUITY</b>	
5 yrs. . . . .	6.00%
<i>(variable rate tied to Prime)</i>	
<i>Rates subject to change without notice.</i>	

## BOARD OF DIRECTORS

Eli Serrano . . . . . *Chairperson*  
 Duane Cavanaugh . . . . . *Vice Chairperson*  
 William Russell . . . . . *Treasurer*  
 Robert Scott. . . . . *Secretary*  
 Thomas Berti . . . . . *Director*  
 Gerard Moore . . . . . *Director*  
 Charles Tyler, Jr. . . . . *Director*

## MANAGEMENT

Pamela S. Hout . . . . . *President/Chief Executive Officer*  
 Pete Oestringer . . . . . *Vice President/Lending/Collections*

## FINANCIAL FOCUS

Assets	\$60,410,646
Savings	\$50,033,673
Loans	\$26,294,679
Members	7,000