



Quarterly News Resource of the Census Federal Credit Union

JANUARY 2009



New Year's Resolution: Get out of Debt!

If you overspent this holiday season, get all those high-rate credit card balances, payday loans and other debt combined into one easy, monthly payment with our low fixed-rate Signature Loan. We're offering special rates January 2 thru February 15, 2009. You can apply for up to 25% of your annual salary (pending qualification). Following are the current rates and terms:

Term	Annual Percentage Rate
12 – 36 months	9.00%
48 months	10.50%
60 months	12.00%

It's a Smart Decision. If you'd like to use this loan to consolidate credit card debt, consider that most store credit cards charge anywhere from 18 to 21%. You'll probably be saving anywhere from 5% to 10% in interest just by combining those balances into your new loan. Once approved, we can transfer the balances to your credit line. Simply provide us with copies of your most recent bills, and we'll take care of the rest. To apply, please go to www.censusfcu.com or stop by our office.

If you currently have a Signature Loan on file with us, you can refinance your loan at the lower rate providing you apply at least \$1500 of new money to the loan.



CU Member Funds Are Now Insured to \$250,000

Passage of the Emergency Economic Stabilization Act of 2008 in early October required that the National Credit Union Administration (NCUA) increase share insurance protection from \$100,000 to \$250,000 on all types of accounts until December 31, 2009. (Revised documents reflecting \$250,000 coverage are now posted to the NCUA website at www.ncua.gov.)

The overall rescue bill — intended to shore up the nation's economy in light of such factors as the current mortgage crisis and wildly fluctuating activity on Wall Street — allocates up to \$700 billion to the U.S. Treasury Department to buy up mortgage-backed securities whose values have dropped or become hard to sell. We are pleased that the revised version of the recent bailout bill will positively benefit the members of Census FCU. While the media has only been reporting this as an increase to FDIC insurance, **we want to make sure our members know that this increase also applies to NCUA insurance which protects credit unions.** Many members have been entrusting more of their hard-earned savings to us over the past few months as confidence in large banks has plummeted. We appreciate your trust, and we are happy to see this positive addition to the new bill.

Protect Your Plastic FROM IDENTITY THIEVES

What if one day you opened your credit card bill and found that someone other than you had run up hundreds or even thousands of dollars? After some quick checking with your spouse and any other cardholders, you come to the sinking realization that your identity had been stolen. Sometimes identity thieves don't even need your computer to steal your personal information. They target computer servers used by stores where you may be using debit or credit cards and then make cards in YOUR name. What can you do about it? There are some steps you can take to protect yourself:

- **Use your signature.** Sign rather than use your PIN whenever possible because your signature can't be stolen.
- **Watch out for "skimmers."** Thieves use handheld devices to skim data from credit card machines. Be wary if a cashier asks for your card to imprint on a carbon paper slip. Now they have a complete imprint of your account.
- **Be alert.** Use plastic in a safe place and watch out for suspicious people loitering in places that aren't secure, like ATMs and gas pumps.
- **Keep tabs on your bills.** Your credit card may have gotten a good workout over the holidays. So it's especially important that before you send out a payment you look over the itemized charges to be sure you actually made them.
- **Stop pre-approved credit card applications.** Shred those offers that fill your mailbox, or a thief could complete the application and have a card (in YOUR name) mailed to them! You can also stop those offers by visiting the Consumer Credit Reporting Industry website (www.optoutprescreen.com) to stop the offers.



- **Stop credit report scams.** Solicitations for credit reports are popular scams, but know that the three major credit reporting agencies (Equifax, Experian and TransUnion) DO NOT solicit customers. What's more, they are the only authorized suppliers of credit reports. To get a report, go to www.annualcreditreport.com, and disregard any popups, phone calls or emails inviting you to get a free report. They're bogus!

CHECK OUT OUR WEBSITE: www.censusfcu.com

Give Yourself a FREE Gift After the Holidays: Reboot Your Computer with CFCU Home Banking and BillPayer!

Here's a post-holiday freebie you can cheer about: CFCU Home Banking! This FREE service offers you instant account access. Enjoy 24/7 account access without having to leave your home or office, PLUS you can say goodbye to waiting in teller lines. Home Banking makes doing the following transactions a snap!

- Review account histories and checking account balances
- Cleared check inquiries
- Transfer funds to and from your accounts
- Make a withdrawal and have a check sent right to your address on file



- Place a stop payment order on a draft
- And much more!

Visit our website at www.censusfcu.com to print an application, or stop by our office.

Once You Have Home Banking, You'll Need Online BillPayer!

Save time and postage costs with our FREE online BillPayer service called Paytraxx. The following are the details of this exciting program:

- Schedule recurring or one-time payments to merchants.
- Review and change any scheduled payments.
- Review payment history.
- Schedule all payments using Paytraxx instead of writing a check and mailing the payment to the merchant.
- Payments can be scheduled for certain dates and the system will provide a confirmation number for every payment.
- Paytraxx also keeps track of a customer's payment history, which makes it an excellent record keeper.

RATES

Effective January 1, 2009

TERM	ANNUAL PERCENTAGE RATE
SIGNATURE LOANS (Unsecured)	
Up to 3 yrs.	10.50%
4 yrs.	11.50%
5 yrs.	14.50%
REDI-CASH	16.50%
BALANCE CONSOLIDATION	
	14.50%
PREMIER LINE	
Variable Rate Loan	Based on 3% over Wall Street Journal Prime with a 9% floor
SHARE SECURED	
Up to 60 mos.	5.00%
NEW AUTO	
36 mos., 100% financing	4.75%
48 mos., 100% financing	5.25%
60 mos., 100% financing	5.75%
72 mos., 100% financing	7.00%
84 mos., 100% financing	8.00%
<i>Add 1% to these rates for 110% financing (incl. tax & tags). Finance amt. over \$25,000; terms to 72 months. Finance amt. over \$30,000; terms to 84 months.</i>	
USED AUTO (Model Years 2005-2008)	
36 mos., 100% financing	6.25%
48 mos., 100% financing	6.75%
60 mos., 100% financing	7.00%
72 mos., 100% financing	7.50%
<i>Percentage down does not include tax, tags or extended warranties.</i>	
USED AUTO (Model Years 2000-2004)	
48 mos., 90% financing	7.50%
USED AUTO (Model Years 1997-1999)	
36 mos., 90% financing	9.00%
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	
<i>2.0% above face of Certificate (Rate rounded up to a full percentage point.)</i>	
2nd TRUST (FIXED RATE)	80% LIV 90% LIV
5 yrs.	6.24% 7.24%
10 yrs.	6.74% 7.74%
15 yrs.	7.24% 8.24%
HOME EQUITY	
15 yrs.	6.00%
<i>(variable rate tied to Prime)</i>	
SAVINGS RATES	
	Dividend Rate Annual Percentage Yield
Share Savings (\$50 & above) .	0.75% 0.75%
Share Draft Checking (\$500 & above)	0.25% 0.25%
Share IRA (Variable Rate)	1.50% 1.51%
Share Plus (\$2,500 & above) .	1.75% 1.77%
<i>Rates subject to change without notice.</i>	

Save Paper: Sign Up for E-statements Today!

Are your home filing cabinets bursting at the seams? Do you spend countless hours 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. Using E-statements is safe and easy! Contact us today to set up E-statements!

CUMA Announces Homebuyers Seminar

The CUMA Mortgage School is back by popular demand! This year it will be held at the Greenbelt Marriott on March 21, 2009, from 9:00 a.m. to 2:30 p.m. This seminar provides a wealth of information that will make your first-time home buying experience a much easier process. The following is the agenda:

- Dealing with the Mortgage Pinch
- Understanding the Mortgage Process
- Understanding Your Good Faith Estimate
- Mortgage Programs
- Understanding Your Credit Report

To register, please contact our Receptionist or Member Service Representative at (301) 763-0287 by March 6, 2009. Please complete a Credit Report Authorization form no later than March 6, 2009. Census FCU will be contacting you to verify your attendance at the mortgage seminar. If you have additional questions about mortgages, please contact Pete Oestringer at (301) 763-0287, and he'll be glad to help you out!



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FINANCIAL FOCUS

Assets	\$47,349,922
Savings	\$37,381,866
Loans	\$26,197,359
Members	7,000

Holiday Closings

Martin Luther King, Jr. Day—
Monday, January 19

Inauguration Day—Tuesday, January 20

Presidents Day—Monday, February 16



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FEDERAL CREDIT UNION**

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