



Share Your Membership in the New Year!

Banks are under fire lately, and for good reason: they're out to make more money off the consumer through hidden fees. The upside for us is that it's been a great opportunity to highlight credit unions as a better financial alternative. What makes credit unions so special? The following are several reasons why everyone should try to find a way to join one and ditch their banks:

- Better interest rates on loans.
- Not as many fees. Lower fees.
- Free services, such as checking, online banking, audio teller, and more!
- Fewer customers, so you're not just a number.
- You can be involved at a credit union as a volunteer on a committee or the Board of Directors; as a member, you vote for your Board of Directors.
- NCUA insurance—up to \$250,000 per membership account.
- Less profit-driven; more member-service driven! Credit unions stand for YOU!

Why not share these points the next time you're trying to tell someone how much better off they'd be if they did their banking at a credit union instead of a bank? Pass it along! You'll be glad you did!



Now through January 31, 2012, refer a new member to the credit union, and **we'll deposit \$25 to your share account!** Once they join (with an initial deposit of \$50), they, too, can earn a \$25 reward with each account they refer to us. So send your family, friends and coworkers our way! Be sure to get credit for the referral by completing the form to the right and dropping it by our office or faxing it to Member Services at 301-735-8367.

Ring in the **New Year** with a **New Budget**

The new year is a great time to make resolutions—lose 10 pounds, exercise more, find a new job—but one of the most important goals you can set in these trying economic times is to get financially fit by starting a budget . . . and sticking to it past January. Take time to take a financial inventory to see where you can save money to make ends meet or save for an unexpected loss of income. Put aside 30 minutes to 1 hour, put pen to paper, and get going! Here's how:

- **Gather your financial statements.** Include bank statements, investment accounts, utility bills and anything else regarding income or expenses.
- **Record all sources of income.** Include regular paychecks as well as outside sources, such as freelance income, alimony, child support, etc.
- **Create a list of monthly expenses.** Write down (or put in a computer spreadsheet) categories of expenses, such as mortgage/rent, car payment(s), auto insurance, groceries, utilities, entertainment, dry cleaning, retirement or college savings and everything else you spend money on. Starbucks every day? Write it down. Note fixed and variable expenses, because you may need to cut the variables to bring your budget into line.
- **Total your monthly income and expenses.** If the end result



shows more income than expenses, you're off to a great start. Now you can allocate extra towards savings or retirement, or paying down debt. If you are short on funds, you'll need to go back to your monthly expenses and see where you can cut—maybe entertainment, dinners out, or credit card expenses.

- **Make adjustments to your expenses.** This is where the pain begins. Maybe a few dollars here or a few there will balance your budget. If it's more complicated, perhaps we can help you out with some debt refinancing or point you in the direction of some professional counselors.

Whatever your budgeting needs, please include us in the loop! We can often help you to lower your debt with consolidation loans or refinancing of your vehicle loans or even your mortgage loan. 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.

New Member Referral Form

Name: _____

Account Number: _____

Address: _____

City, State, Zip: _____

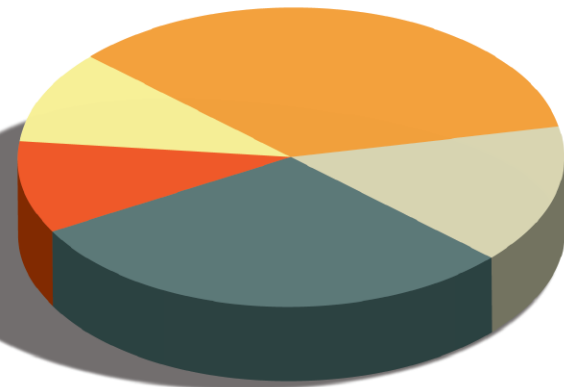
Phone: _____

Name of Member You Referred To Us: _____

Improve Your Credit Score for Better Rates!

Your credit score is an important number that lenders use in order to determine whether or not to extend credit to you. Often, the interest rate and terms of the credit or loan are also based on your score. So, the lower the score, the less likely you are to be approved for the best rates on loans...or to be approved at all. Your score consists of the following:

- Payment History – 35%
- Total Amounts Owed – 30%
- Length of Credit History – 15%
- New Credit – 10%
- Type of Credit in Use – 10%



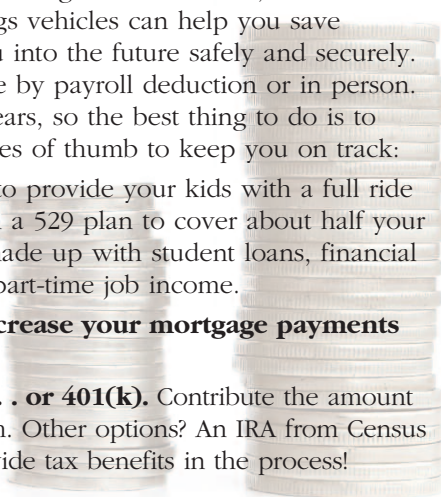
You CAN improve your credit score this year! Here are a few ways to do so:

- **Make payments on time** – Most important! Even 30 days late will show up on your credit report and impact your score.
- **Keep your total debt load under control** – Stop borrowing and work towards lowering the balance.
- **Keep old accounts open** – Even if you are not using an old credit line, remember that length of credit affects your credit score, so you don't want to close that line. Plus, if you close that line, your debt ratio will increase because you lowered your available credit.
- **Be careful when opening new accounts** – Shopping for credit? Do so in a relatively short amount of time, because you don't want to have your report show that you are constantly looking for credit.
- **Finally, come see us for recommendations.** If you don't know which cards to tackle first, we may be able to help. We may also be able to consolidate your debt into one more manageable payment.

Save with IRAs!

Whether you choose to defer taxes by investing in a Traditional, Roth or Coverdell Education IRA, any of these savings vehicles can help you save money for your retirement that will take you into the future safely and securely. For your convenience, deposits can be made by payroll deduction or in person. You can't take out a loan for your golden years, so the best thing to do is to save now while you can. Here are a few rules of thumb to keep you on track:

- **Don't cut back on retirement savings** to provide your kids with a full ride to college. Instead, aim to save enough in a 529 plan to cover about half your expected college costs. The rest can be made up with student loans, financial aid, scholarships and your young adult's part-time job income.
- If you're young or middle-aged, **don't increase your mortgage payments at the expense of your nest egg.**
- **Don't put all your eggs in one basket . . . or 401(k).** Contribute the amount necessary to get your company's full match. Other options? An IRA from Census FCU can help fill retirement gaps and provide tax benefits in the process!



Volunteer Needed for Supervisory Committee

The Supervisory Committee is currently seeking candidates to fill one position on the committee for a three-year term. This very important committee is responsible for lending and operations oversight for the credit union and meets regularly to review operations and financials. For more information about this position, please contact Lisa Donaldson at (301) 763-7296 or email her at lisa.e.donaldson@census.gov.

Holiday Closings

Martin Luther King, Jr. Day — Monday, January 16
Presidents Day — Monday, February 20



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

Lisa Donaldson, Chairperson
 James Burton
 Robert Cleveland
 Jennifer Whitaker



Federally Insured by NCUA



RATES

Effective January 1, 2012

ANNUAL PERCENTAGE RATE

TERM	ANNUAL PERCENTAGE RATE
SAVINGS	
<i>Please contact the credit union at 301-763-0287 or (800) 343-6788 or go to www.censusfcu.com.</i>	
SIGNATURE	
Up to 3 yrs.	10.50%
4 yrs.	11.50%
5 yrs.	14.50%
REDICASH	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 months	3.00%
NEW AUTOS	
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 & tags). Finance amt. over \$25,000: terms to 72 months. Finance amt. over \$30,000: terms to 84 months.</i>	
USED AUTOS (Model Years 2008-2011)	
36 months	4.49%
48 months	4.69%
60 months	4.89%
72 months	5.89%
<i>Percentage down does not include tax, tags or extended warranties.</i>	
Model Years 2003-2007	
48 mos., 90% financing	6.79%
Model Years 2000-2002	
36 mos., 90% financing	7.79%
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)	
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%
HOME EQUITY	
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*
 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	\$61,095,462
Savings	\$50,435,333
Loans	\$25,145,941
Members	6,000